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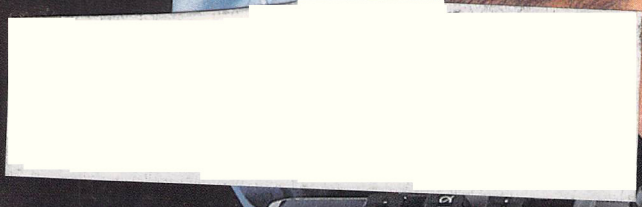
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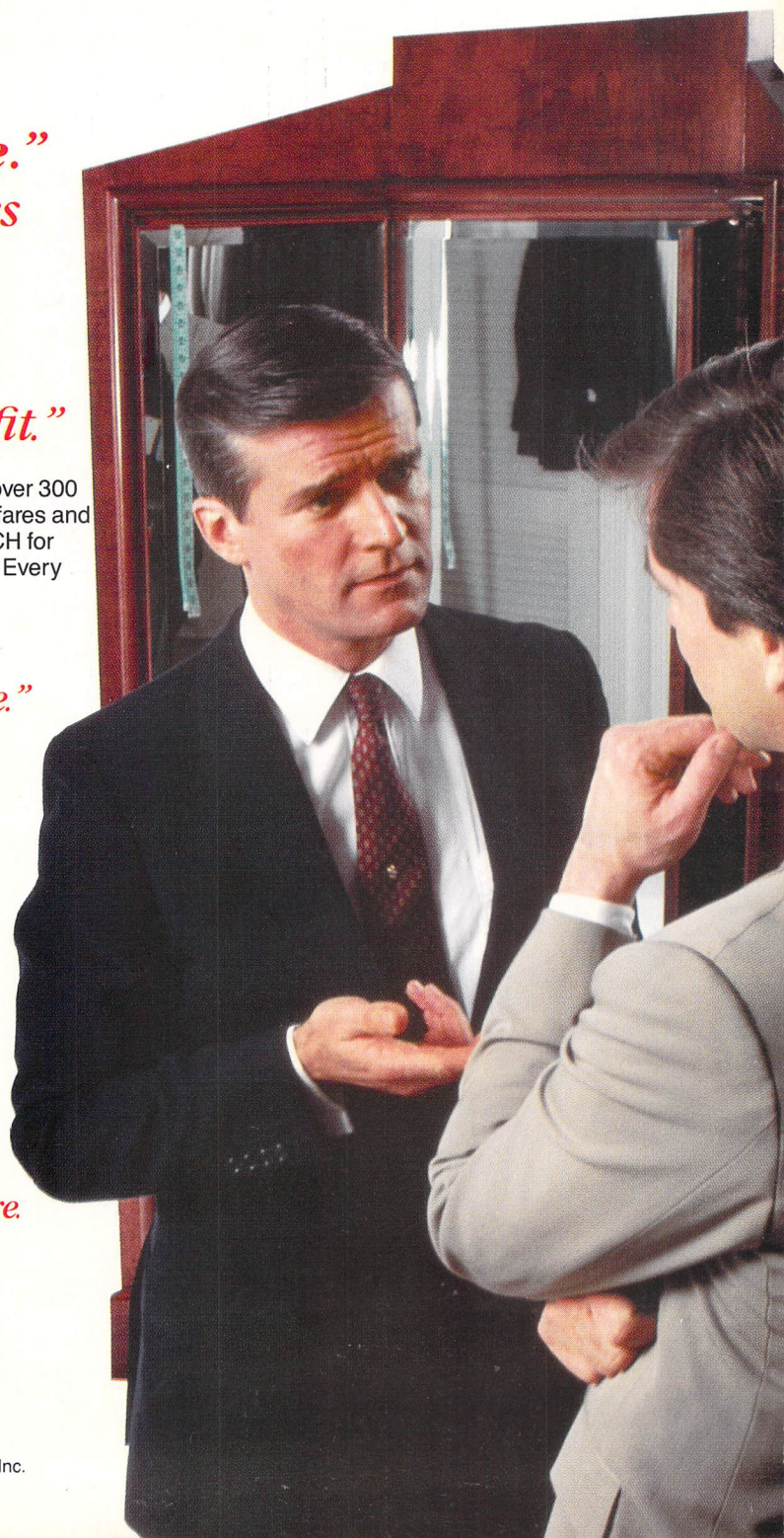
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ELECTRONIC EDITION

Online Today Electronic Edition provides daily-updated computer and information industry news, coverage of CompuServe services, commentary, computer product reviews and more. To access the *Electronic Edition*, type GO OLT at any CompuServe prompt.

- GO OLT** **A GO-page directory** of the day's top computer industry news and a summary of key OLT page numbers.
- OLT-160** **The Monitor Daily News** main menu.
- OLT-90** **Today's computer and information industry news.**
- OLT-20** **The current week's Monitor news.**
- OLT-130** **Behind the Screens.** Computer and information industry news, rumor and gossip.
- OLT-50** **CompuServe Update** main menu. Lists all CompuServe news departments.
- OLT-70** **What's New on CompuServe.**
- OLT-80** **CompuServe Community News.**
- OLT-120** **Forum Conference Schedules.**
- OLT-140** **Beginner's Corner.**
- OLT-3500** **Online With Charles Bowen.**
- OLT-1000** **Computer Events Calendar.**
- OLT-2000** **OLT Special Reports.**
- OLT-3000** **Computer Legislation Database.**
- OLT-30** **Letters to the Editor** main menu.
- OLT-200** **Electronic Edition Reviews** main menu.
- OLT-220** **Hardware Reviews** main menu.
- OLT-230** **Software Reviews** main menu.
- OLT-240** **Book Reviews** main menu.
- OLT-250** **New Product Announcements** main menu.
- EBB-11** **Instructions** on use of the *Electronic Bounce Back* reader service system.
- EBB-160** **Online Today Display ads** main menu.
- EBB-70** **Shopper's Guide.**

DEAR READER

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Volume 5 Number 6

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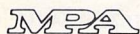
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One of the hallmarks of an entrepreneur is that he or she is willing to take calculated risks and try new things. Little wonder that today's entrepreneurs have adapted themselves to online networking, an environment that seems to be tailor-made for impresarios.

The online world provides a crucial communications element for entrepreneurs: a network for sharing ideas and connecting with venture capitalists on a national, even global, scale. A valuable connection can make the difference between a new business and a good idea that never leaves the drawing board.

One such community for entrepreneurs has already sprung up on the CompuServe Information Service. It's the US Entrepreneurs' Network (USEN). Through USEN, entrepreneurs and their consultants can exchange information, connect with venture capital businesspeople and consult data libraries on a wide variety of subjects, including how to write effective venture capital proposals.

In this month's cover feature, *Online Today* takes a look at online entrepreneurs, USEN, and a host of other services that cater to business adventurers. On page 11 you'll find a summary of products and services on CompuServe that are useful to upstart and small businesses.

* * *

Have you checked into the National Bulletin Board on CompuServe lately? If not, you may be pleasantly surprised at the new, easy-to-use structure. Find out more about the National Bulletin Board and the many other classified ad services available on CompuServe in this month's Update section.

Douglas G. Branstetter
Editor

WONDERWOMAN!

How Instant Demographics™ and I found new banking, mall and health care sites . . . over a cup of coffee.

Clients think I'm a "genius consultant", but it's really CACI's remarkable information system that makes me so smart and so fast.

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I got them all of this information over 3 cups of coffee one day last week. That's when "Wonderwoman" became my name.

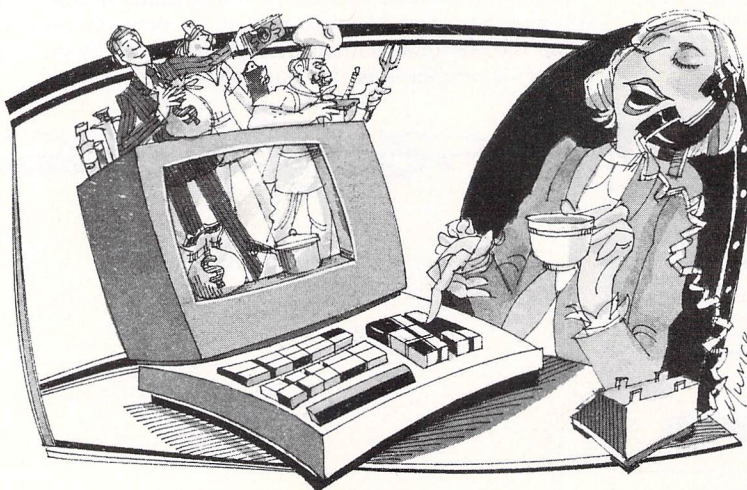
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Computer Orphans

As an Apple III owner, I was pleased to see a Monitor article on the "orphaned" Apple III and Frank Moore, a major contributor to the Apple III community (April 1986).

I was surprised there was no mention of the Apple II/III Forum on CompuServe. This forum is an active one and has grown tremendously since I joined it two years ago. In addition to the dynamic message board, it offers a large program library and access to the major Apple III users groups nationwide. Some major hardware/software developers also are represented.

For Apple III users who want to access the latest product information, share their experiences and get immediate help from Apple III experts, the Apple II/III Forum on CompuServe is the place.

Bart Cable
Alexandria, Va.

In the article "Who Loves an Orphan?" (April 1986), it says "Even his parents, mighty companies like Apple, IBM and Tandy refuse to acknowledge his existence . . ."

I don't think this statement is true when applied to Tandy. In the current Tandy computer catalog, there are more than 40 programs listed for the Model I; they range from basic compilers to system programs and games. There also are programs for the pocket Computer I. If you read the catalog closely, you will even see hardware for the MC10 (Has anyone even heard of the MC10?).

I do not have any connection with Tandy or Radio Shack; I'm just the owner of a TRS-80 Color Computer. I am pleased with the way Tandy is supporting my machine with new hardware and software, and I doubt I would be as satisfied with either an Apple or IBM computer.

Marc Salzberg
Oceanside, N.Y.

I have been a CompuServe subscriber for eight months and I use one of the "orphan" computers — the Texas Instruments 99/4A. Although the TI 99/4A has been receiving less attention since Texas Instruments dropped out of this market, there is a strong network of user groups in the United States and abroad. And there still are some companies manufacturing hardware and software for us.

I enjoy reading *Online Today* and in the April issue I noticed a listing of the computer forums on CompuServe. I believe all were mentioned except the TI Forum. I don't know how large this fo-

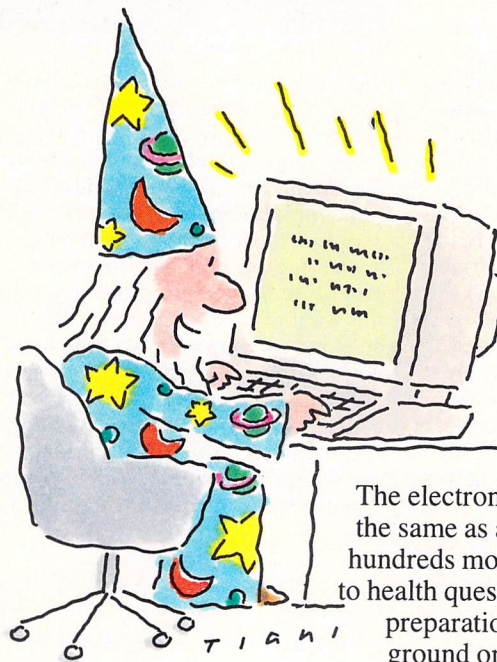
rum is in relation to the others, but we need all the attention we can get. If TI owners realize they can access CompuServe through their computer and get help and information, all of us will benefit.

Michael T. Earle
Metairie, La.

Editor's note: We assume you are referring to the listings of computer fo-

runs in the Highlights section of the April issue. If so, please check the listing for the Texas Instruments Forum (GO TIFORUM) under the Forum category of the subject index and under the T's. While we strive to list all services and commands (current as of press time) in the Highlights Subject Index, we do not have sufficient space to include product description paragraphs for all services in a single issue.

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Electronic Brain Trusting

The power of the human brain is to business planning what the speed of productivity is to business profits. Assembling the best brains into one room to solve a problem is the dream of many executives.

Now, "The Electronic Brain Trust" can be found in CompuServe's Public Relations and Marketing Forum (GO PRSIG). Developed by Ronald Solberg, second vice president in charge of corporate affairs with Continental Illinois Bank of Chicago and administrator of the forum, "electronic brain trusting" involves assembling a team of experts to discuss and take action on a particular issue or problem.

A pool of skilled, computer-literate professionals with a variety of backgrounds and interests is maintained in a central videotex file. Individuals who need the services of the "brain trust" access the file, select appropriate participants, negotiate fees and conduct an online meeting.

Generally, an electronic brain trust would consist of four or five experts meeting online for several hours. During that time, some may log on to other parts of the videotex system to use various research facilities or log off entirely to consult print materials. However, one basic tenet of the brain trusting concept is that some action will be taken to resolve the problem at the end of the session.

Solberg's expectations are high. "This is the next logical step in videotex applications. The medium is no longer



Assembling experts online: Solberg

the message, but rather what the medium can do has become the message."

He is testing his theories by developing a working electronic brain trust in the Public Relations and Marketing Forum. Initial demonstrations of the concept will most likely be for a needy public service agency that would not otherwise be able to afford assembling this kind of creative talent. "Business does put an emphasis on time — on doing things well but quickly," says Solberg. "By saying we can effectively address an issue in just a few hours, we are making a strong statement about the use of time in business. Videotex is an efficient means of transferring information."

— Cathryn Conroy

ware of New Paltz, N.Y. Several InfoCenter Software product developers have joined Lotus Information Services Division as part of a newly formed Information Center Group.

Digital Equipment Corp. earlier this year introduced three new superminicomputers, including a powerful VAX 8800 that will be the fastest in its class. DEC's new 8800 is about 70 percent faster than the 8650, the company's previous top-shelf model, and will carry a price tag of \$650,000. The 8800 is targeted for scientific and engineering applications.

John Sculley, president and CEO of Apple Computer Inc. since April 1983, was recently named the company's chairman of the board. The position was formerly held by company co-founder Steve Jobs, who resigned last September.

MicroPro International Corp. has started shipping its corporate-oriented version of WordStar 2000. The new edition, called Release 2, provides a bi-directional file conversion utility that allows users to move files between WordStar 2000 and other software using IBM's file format.

Kaypro Corp. has introduced a \$1,895 hard-disk version of its Kaypro PC, an IBM PC-XT-compatible with a 20MB internal drive. The machine also features a double-density 360K floppy drive and 256K of internal memory, expandable to 768K, along with an IBM PC-AT-compatible keyboard.

Compaq Computer Corp. has announced record sales for 1985 of \$503.9 million and record net income of \$26.6 million, or 97 cents a share. Compared with 1984, the figures mark an increase in sales of 53 percent and a net income increase of 106 percent.

A 33-year-old Wake Forest, N.C., man has been charged with spreading obscene material through a computer bulletin board. Arthur James Manchester stands accused with one count each of disseminating obscene material and disseminating obscene material to minors in connection with a BBS called "Gay Teen's Conference."

Former Apple chairman Steve Jobs has purchased a controlling interest in Pixar, a Palo Alto, Calif., company that is the computer graphics division of Lucasfilm Ltd.

Bankrupt computer maker Vector Graphic Inc. has stopped making microcomputer systems and has disposed of most of its assets.

— John Edwards

Assorted Bits

Ashton-Tate has recalled 24,000 dBase III Plus disks — serial numbers 2500001 to 2533960. The company, which said the problem was an improperly encoded access code, will exchange the faulty disks at no charge. Single-user versions of the program are unaffected.

Apple Computer has settled out of court its bitter suit against former chairman/co-founder Steve Jobs. The settlement requires that Jobs build a product that would not compete directly with Apple, and assure Apple officials he would not hire any of the company's workers for the next six months. The settlement also gives Apple the right to inspect any new computers Jobs produces to determine whether any of Apple's information or technology was used.

Microsoft Corp. has made its first corporate acquisition, purchasing for an undisclosed amount a San Francisco-based company called Cytation Inc., a maker of compact disks for computers. As part of the deal, Cytation founder Thomas M. Lopez has become a Microsoft vice president in charge of its new CD-ROM division.

Hal Lashlee, co-founder of software publisher Ashton-Tate, has resigned from the A-T board of directors to pursue other interests. According to the company, he will continue to serve the firm as a consultant for the next two years.

Lotus Development Corp. has agreed to buy rights to a software package called iLINK. The program allows personal computers to acquire and analyze data from mainframes. The product was previously marketed by InfoCenter Soft-

Working from Home in California

A telecommuting pilot project is underway for employees of the California state government, making the Golden State the first to officially embark on telecommuting.

California's Telecommute/Telework Pilot Project takes its lead from Alvin Toffler's *The Third Wave*. Toffler was one of the first to propose the idea of building neighborhood or community centers where individuals living in the same area but working for different organizations use one office building near their homes.

David Fleming, a senior planner with the California Office of Facilities Planning and Development, theorized that telecommuting might solve a number of problems the state is facing, including limited availability of office space. As a member of the Association of Electronic Cottagers, Fleming is aware of the importance of developing a telecommuting plan beneficial to both employees and employer.

Participating employees in the pilot project will be volunteers representing all levels of government — from clerical positions to management. Three satellite — or neighborhood — offices are planned, and those who have the space and are willing may set up home offices. All will utilize computers and telecommunications to maintain contact with the main office. The telecommuters still will be considered employees, as opposed to independent contractors, and will retain all the fringe benefits they currently enjoy. Expected additional benefits include some reduction in child care expenses and clothes and transportation costs. Such a program also opens up new job opportunities for the handicapped, home-bound and retired.

Fleming projects that the state will profit in this program, since the benefits far outweigh the costs. For instance, the Department of Transportation has long been looking for ways to reduce the rush-hour traffic, save energy and reduce air pollution. "The program is expected to yield significant benefits in this area," Fleming says.

A number of state agencies are taking an interest in Fleming's telecommuting proposal, including the Energy Commission, the Department of Personnel Administration, the Commission on the Status of Women and the Department of Finance.

The pilot project, which will last 18 to 24 months, is expected to begin this summer.

— Cathryn Conroy

On the Road Again

Don't you just love those magnificent land yachts many rock and country singers use to travel between gigs? So does Phil Kovac, the managing partner of Silverlight Express, a Los Angeles company that modifies Belgian-built coaches for many of America's hottest performers.

Kovac, whose customers include Ozzy Osbourne, David Lee Roth, Tina Turner and the ever-popular Twisted Sister, says that "everyone wants a computer now." According to Kovac, video games and stereo and video systems remain popular requests, but personal computer systems are gaining in popularity.

The latest Silverlight customer to ask for a mobile computer system is the rock

group Van Halen, which had the firm design an on-bus office for its manager.

Kovac notes that the luxury buses are more than just a means of transportation for their users. "Considering the fact that bands are often on the road for months at a time, they also have to serve as homes and offices." When viewed in that light, says Kovac, the idea of installing computers on the buses is quite practical.

But Kovac isn't satisfied with serving just a rock clientele. He now has his sights on an equally profitable, albeit somewhat more staid, market — business executives.

Kovac claims that luxury coaches are an ideal place to hold meetings, conferences and other business gatherings. He notes that a moving bus isn't likely to be interrupted by unwanted intruders, and that computers and cellular phones allow users to keep in constant contact with the outside world.

"They're the limousines of the 1990s," he claims.

— John Edwards

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ENTREPRENEUR

Making the Right Connections

by Kathy Baird

Not long ago, Tom Zelinski set out to establish a computer game business in Washington, D.C. To license the necessary hardware, he needed to raise \$20,000, but when he approached the banks, his request was repeatedly turned down. "I might as well have been asking for \$20 million," he recalls.

In his search for startup funds, several questions loomed. If the banks could not lend him the money, would he have a chance of attracting venture capital? Would the Small Business Administration be able to help him? How detailed should he make his business plan and how much of it should he keep from the eyes of potential investors?

Zelinski took these questions online, to the U.S. Entrepreneurs' Network

and received advice from a fellow entrepreneur. "Someone in the USEN casually mentioned to me: 'Never overlook those around you,' " he recalls. That bit of advice proved valuable. One day while he was traveling with an acquaintance, Zelinski described his business problems and the person offered to loan him \$10,000 in return for a small percentage of the profits. With \$10,000 in hand, Zelinski found the banks more receptive to his request, and in a few days he obtained a loan for the remaining \$10,000.

Meanwhile, Zelinski's business plans took a turn. He was planning to license hardware from Interplay Inc., but the firm approached him with another suggestion. "They asked me to become part of the company and to invest the capital in the entire company instead of one site, as they had plans for expanding the business and installing sites nationwide," he says. Zelinski agreed to the plan and now is vice president in charge of development and a member of the board of directors of Interplay Inc. His firm, which had four sites at the end of 1985, had plans for adding nine additional sites earlier this year.

Zelinski will no doubt be back in the U.S. Entrepreneurs' Network, whether he needs suggestions on marketing and management for his growing business or wants to locate a consultant. And he'll probably share his entrepreneurial expertise with others who want to know how to start a business.

"It's a way of learning from others — getting ideas from them that will help along the way instead of trying to do it alone," says Forum Administrator Bruce Kullberg as he describes the U.S. Entrepreneurs' Network, an online forum sponsored by the Entrepreneurship Institute in Columbus, Ohio, and offered on the CompuServe Information Service. Through the USEN, entrepreneurs, would-be entrepreneurs and consultants who serve them exchange ideas and information. The USEN brings together two types of business people — those

NEURS:

who have money and need information on starting a venture and those who have business ideas but are in need of financing.

Connections for venture capital funding are in high demand especially due to a change in the climate for entrepreneurial businesses, according to William H. Gruber, president of Research & Planning Inc., a Cambridge, Mass., consulting firm. "In the last decade, venture capital funds increased from \$3 billion to \$15 billion. However, computer-based companies, once the primary source of growth for those funds, now are suffering," he says. "With the slowdown in the growth of venture capital resources, the venture capital firms are putting more of their funds into the support of their existing portfolios." This, in turn, increases the competition for funds among start-up companies.

"Venture capital is very much a networking game. It's played mostly by word-of-mouth, and the typical entrepreneur is not well-connected to that network." Gruber supports the increased communication among entrepreneurs through an online information service.

USEN forum participants can greatly enhance their success rate in obtaining venture capital, according to Kullberg, who notes that only one percent of all venture capital proposals in the United States are approved for financing. Entrepreneurs who participate in the USEN learn proposal writing strategies.

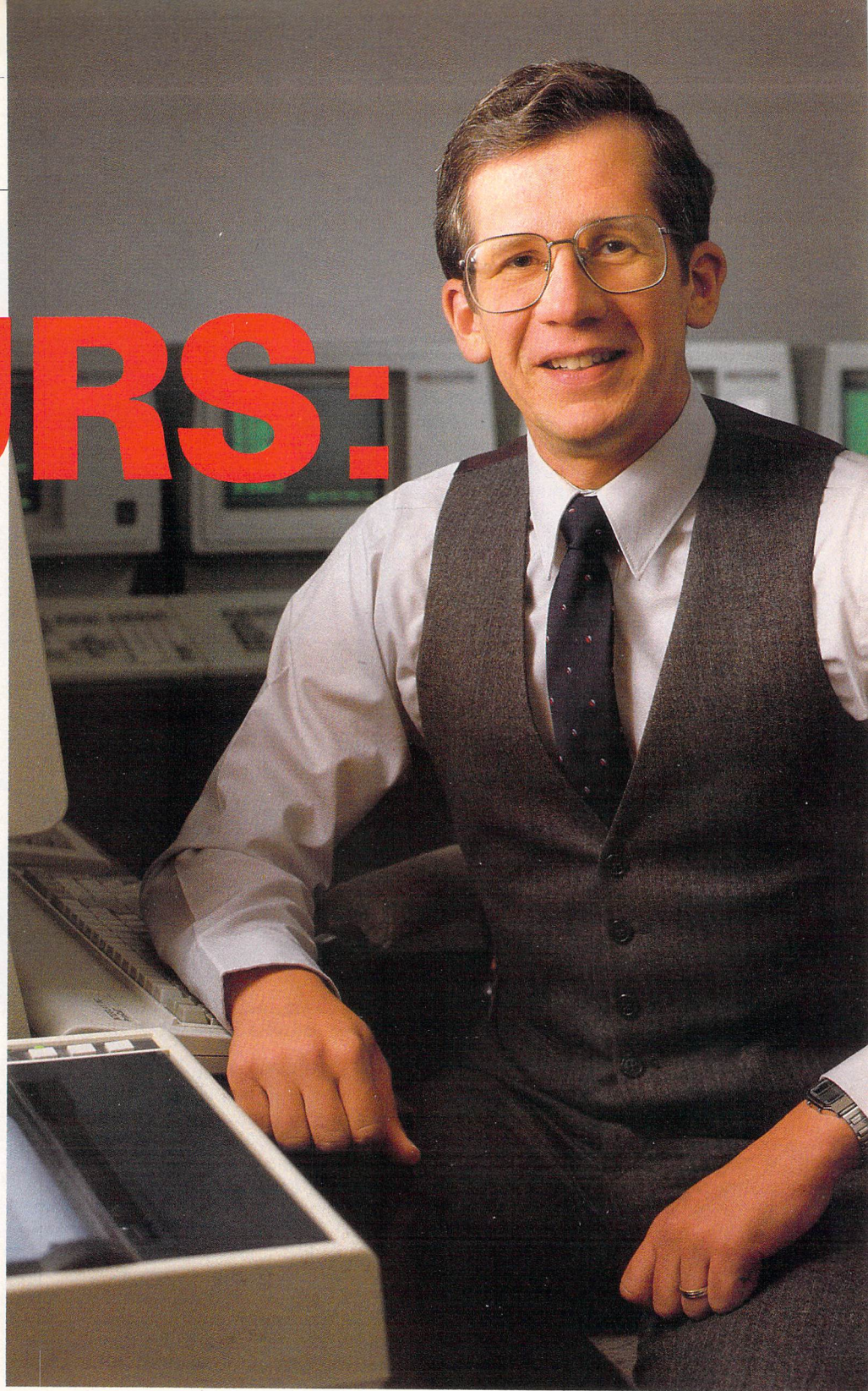
Kullberg says one of the most-accessed files in the USEN Data Libraries is a sample business plan (in DL 8) contributed by the accounting firms Price Waterhouse and Arthur Young; members can download and tailor it for their own proposals.

To find out what venture capital firms look for in enterprises they finance, more than 100 USEN members have accessed the article "Venture Capital" in DL 5, contributed by Chicago's Alpha Capital Venture Partners. Another

popular file, contributed by Bank One in Columbus, Ohio, summarizes sources of financing, guidelines for approaching a bank, how to present a loan proposal and business plan, and the banker's credit decision. Research and development partnerships, employee stock ownership plans and the Small Business Administration loan program are other finance options detailed in the Data Library.

Attracting start-up funds: Zelinski received advice from a fellow entrepreneur.

A new section, Data Library 9, offers specific information about economic development programs including The Indiana Institute for New Business Ventures Inc., The Crown Development Corp. of Kings County, Calif., Vermont's Economic Development Dept. and the North Carolina Dept. of Commerce's



Small Business Development Division. USEN members can read about requirements and provisions of these programs and several others for possible sources of financing.

Other data library files, totaling about 100, offer advice on everything from what to look for in selecting an outside consultant to how to prepare and print a newsletter. And for those wondering if they have what it takes to become an entrepreneur, there are checklists and articles detailing what one needs to get started.

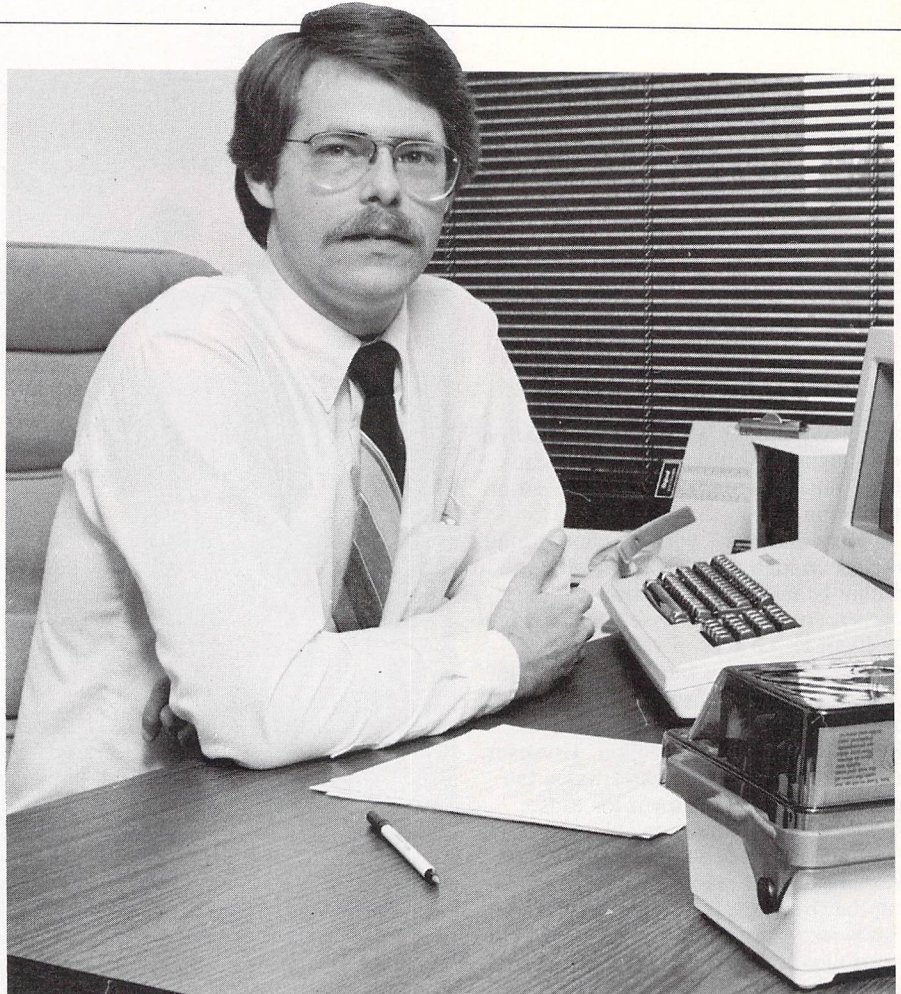
A Nucleus of Networkers

Although many small business owners' resources are limited to what's available in their cities, the USEN enables them to consult with experts in other cities and with their non-competing counterparts throughout the country. For example, within the forum, a regional resource directory lists individuals who have served as faculty members in Entrepreneurship Institute projects in 20 cities. For each location, accountants, attorneys, bankers and professionals in advertising and marketing are listed by name, address and phone number for easy reference by local entrepreneurs.

One of the Entrepreneurship Institute's project participants is John W. Galbreath, a nationally-known commercial real-estate developer who started his business in the 1920s. Galbreath is the former owner of the Pittsburgh Pirates, chairman of Churchill Downs and a builder, owner and manager for the headquarters of many of the nation's leading corporations. Another is Leslie H. Wexner, founder, president and chairman of the board of The Limited Inc., a leading women's apparel specialty store and mail-order retailer with more than 1,500 specialty stores nationwide. Through the USEN's Data Library, aspiring entrepreneurs can read speech transcripts by Galbreath, Wexner and others to learn how they achieved success.

In addition, the forum's membership directory, now with nearly 1,000 entries, enables USEN members to contact others with a particular type of expertise. The file includes a standardized list of 18 business categories, allowing users to add descriptive keywords to their listings. Members also may record detailed profiles of their businesses in the forum's Data Library 1.

"Entrepreneurs can search the membership directory by keywords to identify people with similar types of busi-



Making contacts overnight: Kullberg consults online rolodex of entrepreneurs

nesses and discuss their business successes and problems," says Kullberg. "The computerized network is a way to make contacts overnight."

Despite the technological capabilities of the forum, it could not function without a nucleus of active members. More than 3,500 participate in the USEN, and that number is increasing by about 100 per week. Typically, a member who faces a crisis will become active in the network for several weeks and then may check into the forum less frequently — until he or she confronts the next major business decision.

Why It Works

Creative, ambitious entrepreneurs tend to gravitate to new technology and to associate with those who have similar personalities, according to Wes Young, M.D., president of Westcom Inc. and a member of the USEN. Young's Hawaii-based consulting firm specializes in advising cruise lines on medical issues and consults on computer technology and graphic arts. "The USEN seems to be

an ideal setting for people who share my business and personal interests," he says.

But what about the theory that entrepreneurs are competitive, hard-driving visionaries who prefer to work by themselves? Part of this character sketch is accurate. "Entrepreneurs are risk-takers," says Kullberg. "They like to be their own bosses. They make their own decisions, but they make those decisions based on what they believe is good information." And that information often comes from fellow entrepreneurs.

"J. Paul Getty says one of his formulas for success is to surround yourself with people you want to be like and to get your information from them," says Kullberg. "That's a basic networking concept. Those people will help lift you up to where they are. If you obtain your information from people on the same level as yourself, you'll find that the information is about as good as what you already have."

That's why, although independent

by nature, entrepreneurs are networkers. "There's less of an 'It's been invented here, so it's mine' attitude than we have in other parts of society," says Edward Moldt, entrepreneur-in-residence at Indiana University. Moldt believes entrepreneurs are anxious to share information and to interact with others. "They have little fear of others stealing their ideas. They're not going to share exactly what it is that has made them successful, but they respect good competitors. And often they are not only competitors but also friends.

"Entrepreneurs are concerned that fellow innovators succeed," says Moldt. "If you eavesdrop on a conversation between someone from Westinghouse and someone from General Electric, you may not find the dialogue as free and easy as it would be between two entrepreneurs talking about similar problems." That ease may come from the inherent mental security of entrepreneurs, according to Moldt. "They're not fearful of others

coming in and taking what they have. If it happens, they will simply enact another business idea." Still, Moldt says, "The less they are in competition, the more they will open up."

The Entrepreneurship Institute has conducted surveys to identify specific characteristics of people who venture out and start their own businesses. "Entrepreneurs are willing to work long hours. They have self-confidence," says Kullberg. "They are masters of their own fate and compete against self-imposed standards." Another trait is long-term commitment. "They are willing to put years into the creation of a business. Entrepreneurs view problems as opportunities rather than barriers to success. They regard failure as an opportunity to learn, to better understand a situation and to avoid a similar problem in the future," adds Kullberg.

Diverse Interests

The entrepreneurial mindset unites a diversity of interests and backgrounds

in the online community. USEN member George Schroeder, president of Norco International Ltd. in Japan, has offered to handle Japanese imports and exports for other business owners who participate in the forum. Although he has not yet made the connection he sought, Schroeder remains an active forum member interested in meeting others who think as he does. "By living and working in Japan, I've begun to get away from the entrepreneurial spirit that exists in the United States and I'm rekindling mine through the USEN," he says.

Donald Shelton, owner of Mail-It Services, based in Lexington, Ky., used the network to locate a firm that is now a regular supplier. "We were seeking a reliable, reasonably-priced typesetting service we could use for sending typesetting code by modem, because this method costs up to 50 percent less than other means," he recalls. "We asked for recommendations through the USEN and learned about several companies.

Online Enclaves for Entrepreneurs

While the U.S. Entrepreneurs' Network (GO USEN) and the Working From Home Forum (GO WORK) are two major online meeting places for those interested in starting a business, there are other forums and databases on the CompuServe Information Service with an entrepreneurial flair.

"We're trying to provide services that will be useful to small businesses," says Marcia Haddox, CompuServe product marketing associate. "Gathering similar information through other channels would be beyond the limited financial means of many small businesses."

In the Business/Other Interests section of the CompuServe Information Service (GO BUSINESS), business owners can find a variety of information on such topics as aviation, business management, data processing, media services, engineering/technology, health professions, law, and market quotes and highlights.

Through the Associated Press news wires, the Executive News Service (GO ENS) keeps business owners up-to-date on the latest developments, both in their own industries and in national events. By specifying state wire codes, subject categories, and key phrases, users can have news items automatically retrieved for them.

SUPERSITE (GO SUPERSITE) helps a business owner select the best location

for outlets by providing demographic and sales potential reports for any area of the United States, according to ZIP code, county, state, Standard Metropolitan Statistical Area, Arbitron Television Market and Nielsen Television Market. Users can generate customized reports based on topics and locations of interest.

IQuest (GO IQUEST) makes information retrieval simple by providing access to more than 700 databases, making it the most comprehensive source of online information anywhere. Dialog, BRS and NewsNet are among the databases searchable through IQuest, and all types of information, from business-related topics to popular press articles to obscure subjects are included. Since IQuest has an easy-to-use, menu-driven format, you don't have to be a professional researcher to use it for information retrieval.

EdVENT II (GO EDV) lists more than 100,000 seminars and training programs that can help entrepreneurs acquire business skills. These events are offered all over North America by more than 5,000 organizations. Searchable by subject, state and date, EdVENT II enables users to plan more efficiently, thus saving time and money.

Microsearch (GO MSH) provides more than 20,000 abstracts on micro-computer products — a valuable resource for anyone interested in

purchasing or expanding a computer system. In addition, numerous hardware and software forums on CompuServe offer usage tips, news, applications programs and product support.

For the "joblorn" who seek advice for office and career-related problems, DR. JOB (GO DRJ) offers humorous yet sensible tips. DR. JOB also features "Career Tips" — more in-depth articles on selected topics such as marketing an invention and careers in consulting, public accounting and electronics.

Online travel services such as the Official Airline Guide (GO OAG) and TWA Travelshopper (GO TWA) help business travelers determine the most timely, least expensive flights available and book their tickets online.

The Money Matters and Markets section (GO MONEY) offers stock market quotes, detailed financial information about business competitors, tax information, and tips on personal finance and insurance.

In addition to these services, the professional forums also deal with timely information. Business people seeking public relations, safety-related or legal advice can turn to the PR & Marketing Forum (GO PRSIG), SafetyNet (GO SAFETY) or the Legal Forum (GO LAWSIG) to ask questions and exchange ideas.

— KB

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We made our selection based on that information and we're pleased with the results."

Although the forum cannot be used for commercial advertising, it functions as a marketing channel. With the exclusion of price, users can market their services through the USEN. For example, in a notice on the message board, a law firm lists its specialty of working with high-tech firms, including those seeking financial backing. Another notice is from

a free-lance writer who profiles businesses and wants to let USEN members know that she may be able to write articles about their companies.

Steve Singer, owner of Micro Format, a Chicago-area company that creates business forms, uses the USEN as a marketing tool. In a notice on the message board, he informs others of his product line that includes continuous letterhead, envelopes, labels and specialized business forms.

Incorporating At Home

A select group of entrepreneurs — those who work at home — exchanges information through the Working From Home Forum, also on the CompuServe Information Service. While more than 10,000 people have visited the forum since it opened three years ago, the current membership numbers about 3,500 and includes both telecommuters and those who seek work-at-home opportunities.

"Many businesses start in the kitchen and grow into large companies," says Forum Administrator Paul Edwards.

"The changes in our economy and in the nature of our workforce favor the continuation of this trend." Telecommuters in the forum include women with small children, employed people who moonlight, and retired and handicapped persons. Writing, consulting and information analysis are common home-based businesses represented.

Forum participants seek business tips and advice on selecting computer hardware and software, according to Edwards, and through these exchanges, friendships and business relationships develop. One online business connection, for example, resulted in the publication of a book. Free-lance writer Libby Crowe contacted information broker John Everett about writing an article about his profession. Everett suggested that to completely answer her questions the two should collaborate on a book. And they did. Everett, in Irving, Texas, and Crowe, in Huntsville, Ala., began exchanging files online during the summer of 1984. Everett compiled the information and uploaded it to Crowe, who then drafted it in manuscript format and returned it to Everett for review. The two communicated through the conferencing area in the Working From Home Forum and used the telephone only on occasion.

Meanwhile, former Texas book publisher Norm Goode, who also produces *Micro Moonlighter Newsletter*, contacted Everett and Crowe through the forum with an offer to publish their work. In 1985, *The Information Broker's Handbook: Your Key to Profit in the Information Age* was released without any of the three parties meeting face-to-face.

Whether publishing a book, starting a company or marketing their services, entrepreneurs who "network" online have discovered one more strategy for making the right connections.

Kathy Baird is a free-lance writer from Columbus, Ohio. Her CompuServe User ID number is 70007.2277.

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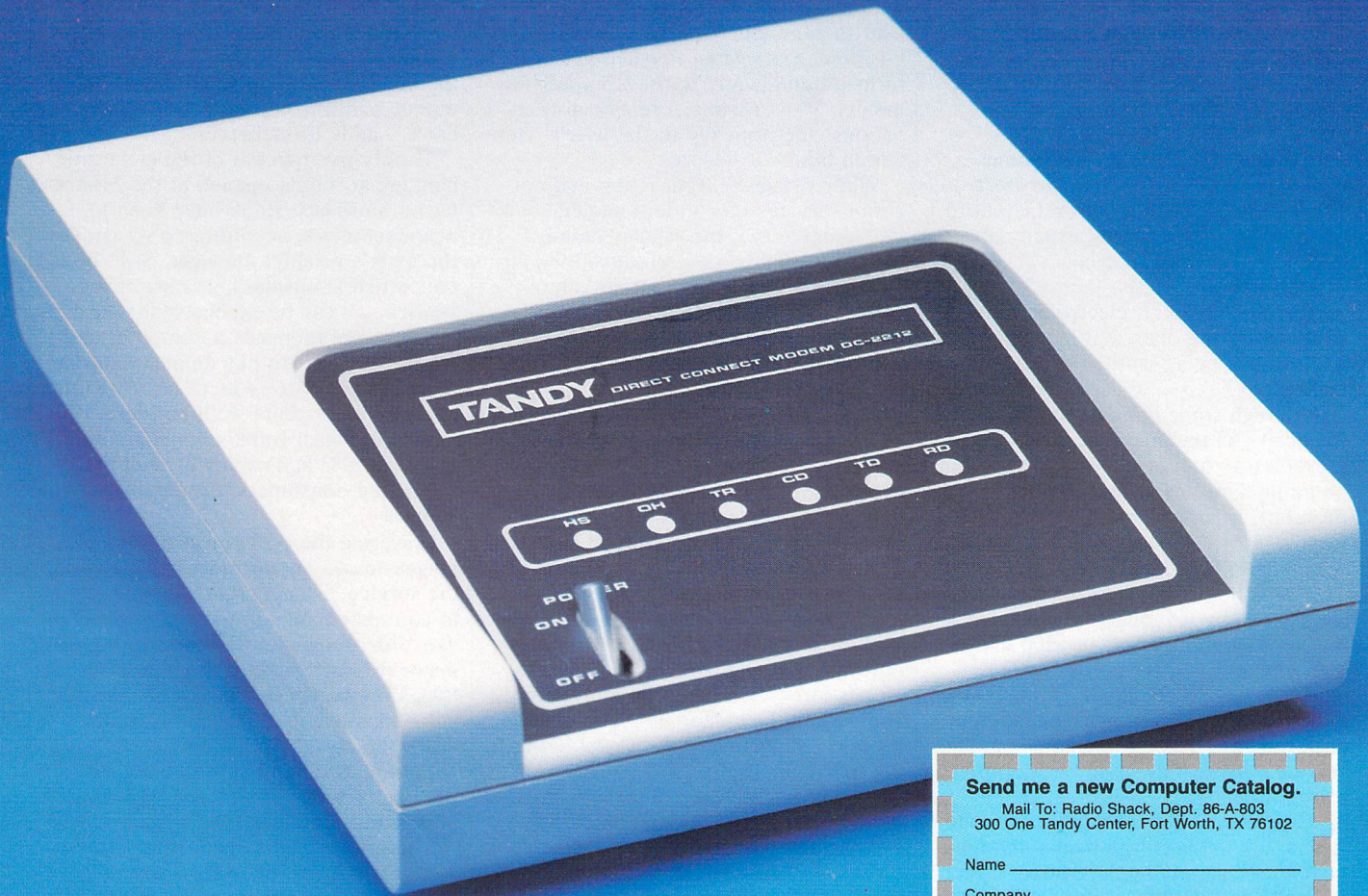
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Banking on Videotex

VideoFinancial Invests Expertise in Home Market

Automation may be the wave of the future, but riding that wave on the cutting edge of technology often involves enormous financial risks. Just check with any bank.

In the early 1970s, a handful of banks began offering the use of automated teller machines. Although some customers complained that the machines were impersonal or refused to use them because of fear of the new technology, it is hard to imagine a bank today that does *not* offer use of an ATM.

Fifteen years later, a handful of banks again are offering customers a new high-tech service: electronic home banking. By using a personal computer or terminal and modem, individuals can transfer funds between accounts, check current balances, make loan applications, pay bills, display account statements, order checks and make stop-payment requests.

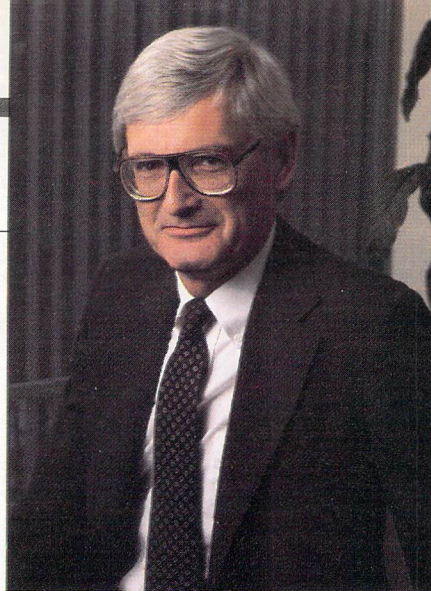
Like the ATMs, electronic home banking is taking a few years to catch on. While most consumers are reluctant to try it, once they do, they usually are hooked on its convenience.

And, like the ATMs, the first banks on the block to offer electronic home banking are the ones that bear the risks and costs of being on the leading edge of technology.

Although some large banks have the financial and technical resources to create their own online system for electronic home banking, most find the hurdles prohibitive. Enter VideoFinancial Services.

The firm, based in Dallas, Texas, bills itself as a home-delivered banking service. Owned by seven large financial institutions with joint assets of \$200 billion, VideoFinancial serves as a computer gateway, offering banks the technical expertise and marketing assistance they need to start an electronic home banking service without having to develop their own systems.

"The company essentially is an electronic link between the banks and their customers, supplying the computer facilities and software to process a range of home banking activities," says William S. Harris, president of VideoFinancial Services. Four banks currently are on the VideoFinancial/CompuServe system, and the services of three more will



Linking banks to customers: Harris

debut soon.

The procedure is simple for both the bank and its customers: an individual accesses CompuServe using a personal computer and modem and types the GO command for his or her bank. The CompuServe mainframe computers in Columbus, Ohio, automatically switch the user to the VideoFinancial computers in Dallas where the user is greeted with a security welcome screen. The user then conducts personal banking business, exits when finished and returns automatically to the CompuServe menus. VideoFinancial relays all transactions electronically to the user's bank within hours.

While using the transaction and account services of a VideoFinancial bank on CompuServe, the regular online charge is replaced by a reduced fee of \$4.50 per hour. (Some, but not all, of the banks assess a monthly fee. To determine the exact fees, users should consult the introductory menu for their bank.)

Harris notes that one exciting aspect of electronic home banking is the bank's ability to offer services to anyone, regardless of location. "With the availability of ATM networks for cash withdrawals and automated clearinghouse systems for payroll deposits, banks can offer national banking services without physical branch facilities."

With 10 percent of U.S. households currently owning personal computers, Harris foresees a potential market of some 8 million customers. The experts, however, recognize that the market has yet to be tapped fully.

Joseph Shallow, assistant vice president of electronic banking for PSFS, a Philadelphia bank, says that although electronic home banking is still in its infancy, it is affecting the industry positively. "People are looking at this service [called PC Direct] and realizing that banks are making a big effort at automation — trying to attract customers and offer them convenience."

Shallow says PSFS is helping to lead the way in banking automation. "The videotex industry is still new, and by being a forerunner we'll have some say as to how the technology is developed."

Jimmy Froneberger, assistant vice president of North Carolina National Bank in Charlotte, calls electronic home banking a "niche" product. "Because a customer must have a computer and a modem to access it, the market is limited to a degree. The ultimate potential will be reached 10 to 20 years from now."

But waiting a decade or two for NCNB home banking to reach that potential doesn't bother Froneberger. "It is a tremendous learning experience for us now. At some point, electronic home banking will be a mass market item, and by being involved in it now while the stakes are still relatively low, we will be ready when the 'explosion' comes."

One advantage of offering electronic home banking now is that customers who want this service are ready and willing to change banks to get it. "Sure, the numbers still are small, but it is new money and this is profitable to the bank," adds Froneberger.

Twenty-five percent of the electronic banking accounts opened at the Miami-based Southeast Bank have been to new customers, according to Al Drake, the bank's product manager. Still, he is concerned about the high cost of the service. "It can be expensive for the customer, since he needs a computer and modem and has to pay connect charges. We need to try to reduce the costs, and in a couple of years we'll be there," he says. Southeast Bank's home banking began in 1983 and soon will be offered to interested consumers throughout Florida.

Lowering the cost per customer also hinges on convincing more banks to offer the service. Froneberger says the key is to convince banks to use organizations like VideoFinancial Services through a major network such as CompuServe. "As more banks do this, rather than developing systems themselves, we'll share the costs. And when VideoFinancial gets more customers, the banks' costs will be reduced. It will be a snowball effect," he says.

The future seems promising. "In the banking industry, it is generally recognized that this is the way banking will go," says Roderick C. Heasley, assistant vice president for marketing of Bank One in Columbus, Ohio. "It is a delivery system that will mature and become viable. People do not need to walk into a bank to

transfer money or pay bills. Although it hasn't caught on as fast as some of the optimists predicted, it will happen. It's just a matter of when," he says.

Bank One's electronic home banking product, Applause, began in late 1985, and Heasley says he is pleased with the response of customers. "It is a growing product. It wouldn't surprise me if the product we offer a year from now is 50 percent different than today's product."

VideoFinancial's Harris says his company is committed to the future of electronic home banking. "The banking industry has to have it. It will be a necessity, not a luxury, in the long term. If a bank doesn't offer electronic home banking, it won't be able to compete."

Other banks offering electronic home banking on CompuServe, although not through VideoFinancial Services, are Shawmut Corp. of Massachusetts, United American Bank of Memphis, Tenn., and Huntington National Bank of Columbus, Ohio.

— Cathryn Conroy

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Business Briefs

Executive Option Subscribers Can Get Free Publication

Subscribers of the CompuServe Information Service Executive Option will receive a free subscription to *Stocks and Commodities* magazine if they use certain Executive Option services between June 1 and September 30, 1986.

To qualify for the subscription, use \$60 worth of any or all of the services listed here. Through a menu option in the Financial area of the CompuServe Information Service you can indicate that you wish to receive the complimentary magazine subscription. The services are:

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If you are not an Executive Option subscriber, you may find out how to upgrade your current subscription by typing GO BILLING and selecting menu item 6.

VALUE Adds Features

Muller Data Corp., a New York City firm with a reputation for its assessments of institutional securities trade prices, is now the data supplier for the VALUE database.

Through Muller, daily price data on such items as mutual funds, government issues and stocks are included from as far back as December 1973. Time series facts also provide information on market highs and lows, prime rate, rates for 30, 60 and 90-day T-bills, the Standard & Poor's 500, the Dow Jones 30 indexes and more.

Users can check stock prices, review corporate actions such as dividend announcements, and assess earnings per share based on the previous day's market activity.

VSCAN Adds Features

VSCAN, a screening service allowing users of the VALUE database to select stock issues based on their own criteria, has added several capabilities.

Users can obtain information on the 52-week high and low prices of a particular issue. They also have direct access to the reporting function of VSCAN without going through the screening process.

Information on supplemental bond type now is available in the primary

screening. Screenings also can be performed on date-subscribed price and volume fields, helping users identify which stocks are likely to be successful based on early or recent trading.

Users now can generate reports on dividends or interest payments between two specific dates, track changes in closing price for a specified period before or after a given closing date, or generate price reports between specified dates.

Several new reporting options also are available. PRN-style files can be generated for use with the Lotus spreadsheet. Although closing prices once were reported by bid price only, they now are available by asked, average and bid prices. Users now can report stock prices in three ways: with full adjustment for splits and cash dividends, with adjustment for splits only, or with no adjustment.

Other new features include a numeric quality rating display that ranks stock issues from 1 (highest) to 21 (lowest) and an enhanced help function allowing users to find a particular variable such as dividend or date.

— Kathy Baird

BEGINNER'S CORNER

WITH ALEX KRISLOV

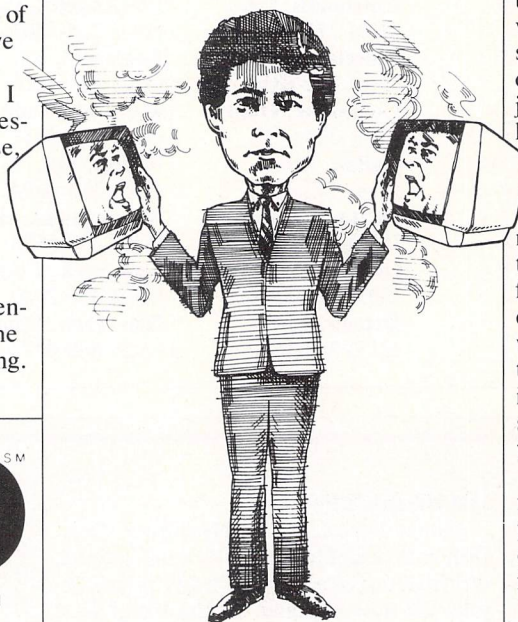
Manners, please!

While most of you know me only as the writer of this column, some of you have met me under another title: a forum administrator on the CompuServe Information Service. A forum administrator has many duties, but one of them is far less agreeable than all the others. Often, a forum administrator finds himself playing censor, deleting unkind messages, or even "locking" a user off the forum entirely.

Why is this necessary? Because out of hundreds of thousands of CompuServe subscribers, a few get a kick out of flouting the rules. On rare occasions, I wander into the forum and find unnecessary obscenity in a message, or, worse, direct personal attacks on another member.

Indeed, only a few months ago, someone joined my forum, entered a scatological word as his name, and posted a few brief obscenities as his entire message. I never did learn what he was trying to communicate, if anything.

Another common problem is the ad hominem argument. You don't care for what someone else is saying? Well, then, attack his ancestry, religion, choice of words or even his spelling! Perhaps, you even can find an insulting label for his beliefs; it is easier than responding to his points, right? Some find this kind of attack satisfying, even though it proves absolutely nothing about the argument at hand.



Perhaps, conflicts are inevitable. Many subscribers are relating something of the utmost importance to them, and find it irritating when the replies are uncomprehending or flippant. And some people come online for a good time. They're enjoying themselves, and do not want to take anything seriously, regardless of how important it may be to others.

There are, though, a variety of reasons to be the proverbial electronic "good neighbor." Regardless of which forum or database you frequent, it is more orderly and easier to scan when people aren't spending all their time fighting. When a virtual war of words erupts, the entertainment value is not only small, but brief. In the end, bad manners drive more mannered members off a forum in disgust — if the forum administrator has not driven the offenders off the forum first.

Additionally, forums can be a fine place to make new friends. I have become acquainted with many

CompuServe subscribers in person, though we initially met electronically. That you won't find friends by insulting them goes without saying.

Finally, bad manners are usually an excuse for bad thinking. A thoughtful, well-made argument does not require venom to strike home. If anything is poisoned by such debating abuses, it is the points being made with the venom.

But conflicts are almost unavoidable in the excitement of a forum's give-and-take. No matter what your position on virtually anything, you'll eventually meet someone with precisely the opposite opinion. This can be half the fun of joining a forum, as long as all concerned keep their tempers on a short leash.

How, then, should one react to bad manners?

First, let us remember that good manners beget good manners. A soft answer, the saying goes, turns away wrath. If you find an exchange is generating hundreds of degrees of heat but very few watts of light, you can usually assume that your correspondent is not enjoying it any more than you are. Is your pride at stake in the exchange? Perhaps, you are the one taking it too seriously.

Keep in mind that you are not just reading brightly glowing bits of phosphor. Those words originated with another human being, just like you, with feelings just like yours.

What if your correspondent does not take the hint and calm down? There still are strategies to follow. Ignoring such abusers often works wonders. If the situation remains intolerably hot, remember the roll of the forum administrator. He or she is there to police the forum; if you have a legitimate complaint, the forum administrator can be relied upon to warn the abuser of the consequences of his actions. Lock-outs are rare, but when they are unavoidable, a good forum administrator does what is required.

No matter what you are discussing, be it literature, the strategic defense initiative or religion, remember that the fellow with the opposing point of view is not saying things just to annoy you. In most cases, he believes in what he is saying as sincerely as you believe in what you are saying. Honest people can differ greatly on the implications of the same set of facts. That is what keeps the world interesting — and the forums' message boards scrolling.

Alex Krislov is a free-lance writer from Cleveland. His CompuServe User ID number is 70007.2130.

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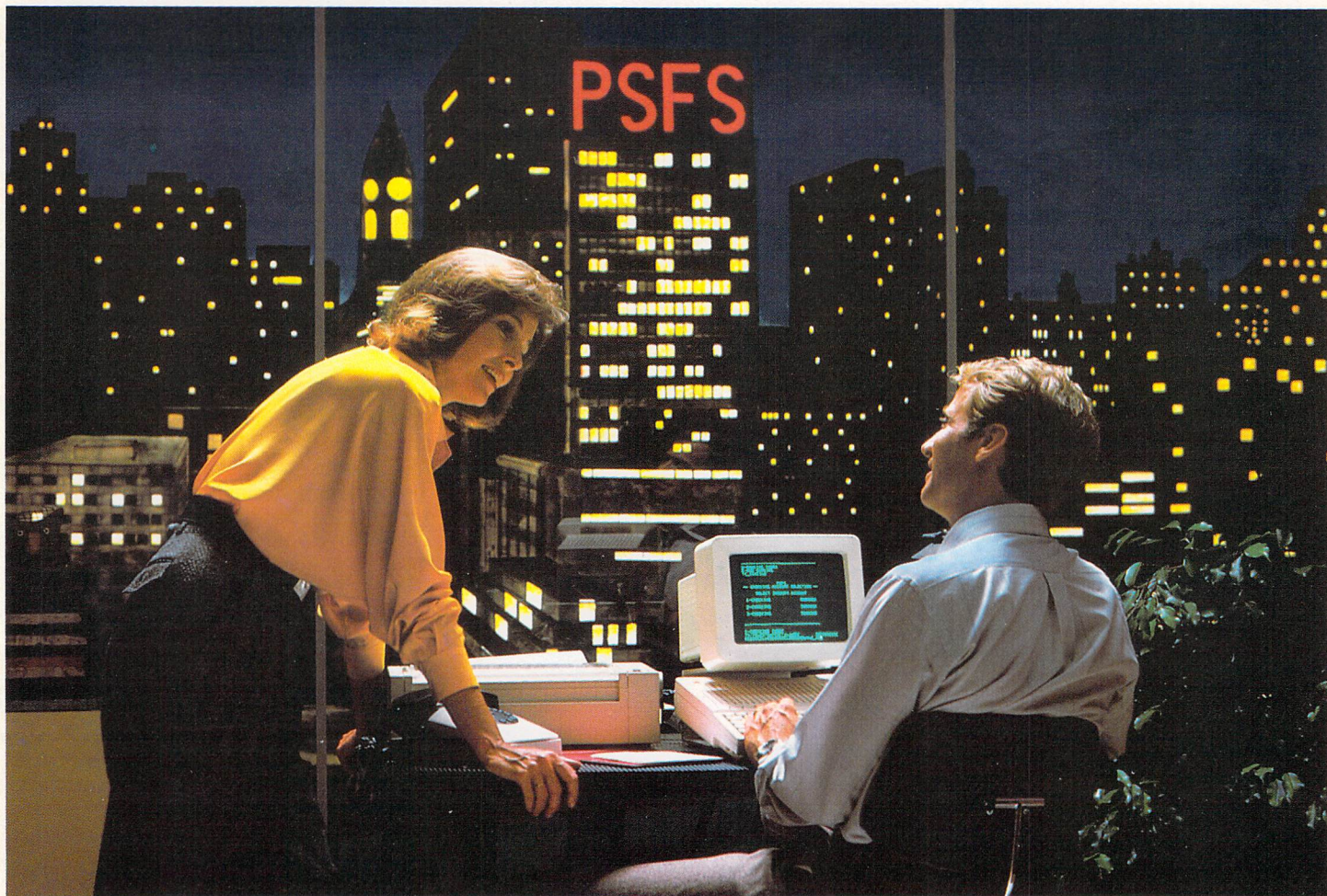
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Step Up to Stage II

Two-Level Trivia Game from The Multiple Choice

So you've played so many trivia games that you are looking for a higher level of challenge. Your next stop should be *Stage II — The Two-Stage Trivia Game*.

Stage II is an authorized electronic rendering of the popular Milton Bradley game also available in a board version. Both versions do more than present players with sets of questions. In the electronic *Stage II* (licensed to CompuServe through The Multiple Choice), one or more players try to answer all six questions in a set. One point is accumulated for every question answered correctly.

The initial queries come from diverse subject areas. When players can't come up with answers, they can continue guessing with no penalty. In fact, the program will supply answers when players are stymied. Why? Because at the heart of *Stage II* is its second stage, in which players seek an association or keyword based on the six words or phrases in the answer set.

"Points are based on how quickly you identify the common theme," says Mary Vaughn, CompuServe product marketing manager. "In *Stage II*, you can get the answers and maybe not get the theme, and you lose," says Vaughn. Correctly identifying the theme adds points to your score.

But there are twists. If you can guess the theme after the second question, it is worth eight points; seven points if identified after the third question. Or, once all six answers are on hand (answered by the players or supplied by the program), you can begin to guess the theme. An incorrect guess at the theme deducts one point from your score. There is a maximum possible score of 8,000 points.

CompuServe subscriber Rich Winter of Flushing, N.Y., discovered *Stage II* almost immediately after it came online in January. "The first time I played *Stage II* I got totally hooked, played three hours and answered at least 200 questions," Winter's score of 893 put him at the top of the *Stage II* Spotlight, where he could reign for 30 days.

Winter, an independent computer consultant based in New York City, spends plenty of time at his terminal when on assignment. He also takes time

to relax online with *Stage II* during the late night or early morning hours. "I'm limiting myself to playing 50 questions at a time," he explains. He still scores in the 300 to 400 point range. Like so many *Stage II* players, Winter likes testing his reasoning ability along with his knowledge.

Stage II is the latest innovation from the creative geniuses of CompuServe's information providers Jack Wadle and Dr. Howard Millman. Wadle works in the Washington, D.C., area as a CompuServe liaison to the federal government. Millman, an educator and psychologist, is an associate professor at the University of Maryland, Baltimore County campus. They also are the originators of The Multiple Choice (GO TMC) menu options.



Taking trivia to a new level: Millman

In the early days of CompuServe, at least five years ago, TMC was one of the first items on the main games menu. Millman, "the creative juices" of TMC, and Wadle, the software developer and technical expert, approached CompuServe with the concept and a desire to develop an online, interactive product. Millman had devised a multiple choice format for the Miller Analogies test — an instrument many graduate students take as an admission requirement.

What evolved was a product line based on two principles: fun with an educational value, and activities that bring people together. The ideas that worked had a lighter approach while maintaining the educational bent, says Wadle. "We wanted to get the 'computer widow' (analogous to the television football widow) and other family members involved and interested in a new level of communication."

The synergy of Wadle and Millman has been perfect. "Howard has no computer expertise at all," says Wadle. "He's a thinker, a psychologist, who doesn't relate well to technology. Yet, he saw the computer as a vehicle for getting information across to the users." So Millman comes up with ideas and bounces them off Wadle, who knows if it is possible to create the necessary algorithms.

"My goal was to get some game concepts onto the computer," says Millman. "I wanted to combine education and technology." The resulting group of games tests comparative thought processes in a way that's painless and fun.

Often, the process of developing TMC games has come from brainstorming sessions that include Wadle, Millman, their wives, children and friends. Another service, the *Touch-Type Tutor*, joined TMC because an educator/friend with computer experience had designed the program and wanted to try it out.

"We have an underlying agreement: this is something we do for fun," says Wadle. "We have other sources of income, and if it ceases to be fun, we'll stop. We don't want to force ourselves into schedules or deadlines that aren't comfortable."

However, Wadle, Millman & Co. have done anything but stop. The result of their efforts has been *TMC Analogies*, *Trivia Unlimited*, *Silly Fill-ins*, several different trivia games, tests and games for adults and children, the typing tutor, and, of course, *Stage II*.

But getting *Stage II* from board game to an electronic version offered the TMC creators a new challenge. After securing the rights from Milton Bradley, Wadle and Millman (and their entourage) had to take existing questions (created by MB but not on the board version) and adapt them for the electronic version. All the experience gleaned from other TMC games helped them in the selection and structuring process. Their goal was to make *Stage II* appeal to various age groups, people from many backgrounds, those who might do well with trivia games and those seeking a novel challenge.

Stage II "is very specific and detailed," says Vaughn. "You need knowledge plus intuitive ability to decipher a theme from the answers." This gives *Stage II* a broad appeal and a refreshing approach.

Are you ready for the new generation of trivia?

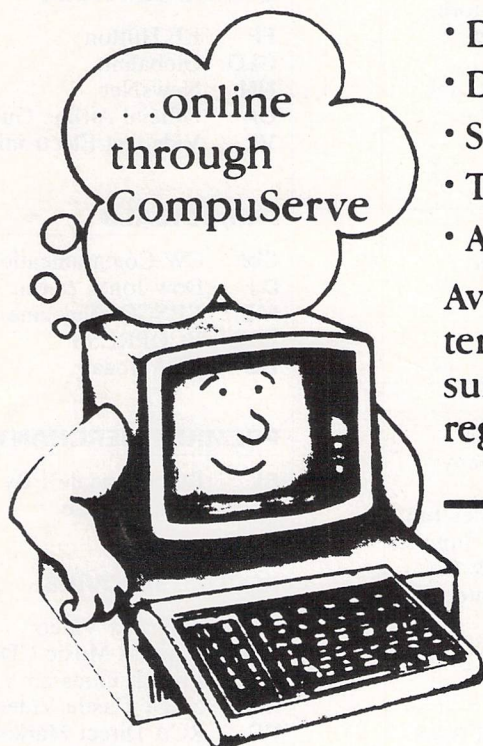
— Yvonne H. Burry

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At Rin Robyn Pool & Patio (GO RR), you will find everything for the pool, beach or spa. Choose from inflatable toys like the Aqua-Puss, an octopus with enough arms to hold cool drinks for a crowd — and an ice bucket on its head. How about floating backgammon, chess, cards or checkers? Or maybe water polo, volleyball or basketball? Skinny Dip Clips, swimwear floatation devices with bright yellow floats, are a must for nature lovers. Rin Robyn also has the Floating Fone by Webcor, the telephone you can toss into the pool or take into the shower.

Berry Scuba (GO BS) is the place to go for all your diving needs. Berry has been involved in all phases of recreational and professional diving for more than 40 years, and they can supply all the equipment that you'll need to get involved yourself. Berry Scuba carries brand-name scuba gear by Poseidon, Tabata, Tekna and Waterlung; wet suits and sahoties by Henderson, Parkway, Seatec and Seasuits; Ikelite divers' lights; Nikon underwater cameras; spear guns and knives; snorkels; masks and fins and more. You also can order Berry Scuba's free print sales catalog online.

For equipment and accessories for sports fitness and competition in swimming, triathlons and other events, try Barracuda Sports Products (GO BP). They have a selection of swim goggles, including racing and children's goggles, and offer savings on men's and women's swimsuits. Also online, you'll find information on triathlon wear and prescription swim goggles, and you can order a free catalog.

Sears Roebuck and Company (GO SR) is starting the summer with their sale on water skiing equipment (in their 10 Top Values section for June). Their buoyancy vests are 50 percent off the regular price, and you can save \$60 on a pair of water skis. They also offer a free Specialog, "Boating and Fishing."

So go jump in the lake, go to Surf City, hang out at the pool or hang out your "Gone Fishin'" sign this summer. Do it all with The Electronic Mall.

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- ATH** Athlete's Outfitter
- APC** Apparel Concepts
- BF** Birkenstock Footwear
- RF** International Fur Wholesalers
- FP** Just for Fun T-Shirts
- LNX** Lenox of Fairfield
- MJ** Milkins Jewelers

AUTO

- AMS** AMS/Oil Dealer
- ATB** American Tire Buyers
- BU** Buick

BOOKS

- BB** Bantam Books
- DII** Christian Book Store
- MH** McGraw-Hill, Inc.
- MER** Mercury House
- WB** Waldenbooks Co., Inc.

CAREER/SELF-HELP

- TDG** Teledata*Guide
- WS** Wayside Systems

COMPUTING

- CPG** Compu-Game
- CE** Computer Express
- HTH** The Heath Company
- DSK** 1-800-Floppys
- MM** Marymac Industries Inc.
- MO** Misco Computer Supplies
- SR** Sears, Roebuck & Co.
- SDA** Software Discounters of America

FINANCIAL

- CN** Colonial National Bank
- EL** Equitable Life
- MU** Max Ule Discount Brokerage
- SLG** Sun Life Group

GIFTS/GOURMET

- FTH** Fifth Avenue Shopper
- FFS** Florida Fruit Shippers
- SDG** The Grower's Store
- HH** Hobbit Hole/Wyandotte Wines
- SEA** Lobster Market
- NUT** Morrow's Nut House
- SIM** Simon David
- TG** Topgar Tobacco

HOME/LEISURE

- CC** Cosmic Concepts
- GG** The Game Getters, Inc.
- MAO** Music Alley Online
- RR** Rin Robyn Pool & Patio

MERCHANDISE/ELECTRONICS

- AXM** American Express
- KO** Eastman Kodak Co.
- EE** Electronic Experts
- EGS** Electronic Gadget Store
- ELM** Electronics Mart
- NCS** Nationwide Catalog Shopper
- SR** Sears, Roebuck & Co.
- SUN** Sunland Camera
- XDM** Xerox Direct Marketing

ONLINE SERVICES

- EF** EF Hutton
- GLO** Globalink
- NN** NewsNet
- OA** Official Airline Guides
- VL** Videolog Electronics

PERIODICALS

- CW** CW Communications
- DJ** Dow Jones & Co.
- ME** EBSCO Magazine Entree
- ECO** ECOPRESS
- US** USA Today

PREMIUM MERCHANTS

- BL** Bloomingdale's By Mail
- TIF** Tiffany & Co.

RECORDS/MOVIES

- CF** CBS/Fox Video
- EMC** Express Music CDs
- FF** French Films on Video
- MV** Magic Castle Video
- RC** RCA Direct Marketing
- RW** Record World

SPORTS/HEALTH

- BP** Barracuda Sports
- BS** Berry Scuba Co.
- HF** Carolina Health & Fitness
- VM** VitaMenagerie

TRAVEL

- AF** Air France
- AA** American Airlines
- WL** Worldwide Property Guide



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In every community, there are people who need inexpensive ways to reach their fellow citizens. They may want to buy, sell or trade personal property; notify the community of an event; find an employer or employee; or simply get in touch with others who share their interests.

The ways people communicate these kinds of information range from relying on word of mouth to using the classified sections of newspapers or special-interest magazines. The community of CompuServe Information Service subscribers has the population of a good-sized city, so it is natural that its members turn to "classifieds" to make announcements.

CompuServe offers a number of different "classified sections." The National Bulletin Board corresponds most closely to the classified section of a newspaper. This is the place to post messages for the Information Service's "general public." Any CompuServe subscriber can get there by typing GO BULLETIN — considerably easier than finding the classified ads in a large city's Sunday paper.

On an average day, there are about 1,000 bulletins on the National Bulletin Board, an online service divided into three sections devoted to different types of bulletins: for sale, wanted and notice.

As expected, many of the bulletins advertise hardware and software.

Coins, stamps and other collectors' staples also are well represented. The variety and individuality of community members are reflected in the Board messages, too. For instance, the sale section recently included messages offering two Lincoln Continentals, a 3-acre plot of Idaho land and a 155-gallon fish tank. On the same day, various community members wanted to buy a show pony, toy trains and general liability insurance for an amusement park. The notices included rewards offered for missing persons, some "good news" about salvation from the Gospel of St. John, and the proclamation that a new hero was available for daring rescue operations and other epic feats.

The National Bulletin Board was completely revamped a few months ago. The new version allows you to choose from several modes of operation. If you are a novice, there is the step-by-step gui-

dance offered by menus. As you become more experienced, you can view prompts listing many of the available actions. When you achieve expert status, you can do everything with a few simple commands.

If you want to post a bulletin, you have the choice of two text editor programs. One, called LINE, automatically begins each line with a sequential number to aid in checking and editing. The other program, NOLINE, is more difficult but allows you to edit more quickly.

When you have finished entering and editing your bulletin, the Board prompts you to specify a section (sale, wanted or notice) and a topic keyword. The keyword can be any combination of up to 10 characters that will help others determine the bulletin's content. The program posts the bulletin automatically, leaving it on the Board for 14 days.

If you want to read bulletins, you also have several options. You can browse through a section message by message. Or you can scan message headers and read only the bulletins with keywords of interest. Or you can browse by keyword, limiting the display to messages with a specified keyword.

The flexibility and control, plus the fact that the area is especially designed for its purpose, make the National Bulletin Board a popular place for classified advertising.

In other areas of the Information Service, you can read and post more specialized classifieds.

One such area is the College Press Service, whose purpose is to keep American higher education professionals and students informed of campus events and trends. You can reach the online version of the College Press Service by typing GO CPS at any prompt.

On the menu, you'll find a choice for Campus Classifieds. The next menu lists the available topics, including both traditional and trendy areas of interest to students and educators, such as employment; books, classroom supplies, computers and software; special seminars, convocations, meetings and rallies; housing; music; transportation; T-shirts and posters; and the popular catchalls of "personal," "general" and "other."

The processes of posting and reading bulletins are completely menu-driven. If

you select the "read" option, you will get a menu of topics. By choosing a topic, you will see all the bulletins for that topic, and then return automatically to the topic menu.

Selecting the "post" option takes you to instructions for identifying your topic and composing your bulletin. You then are given the choice of entering a bulletin or returning to the previous menu. When you indicate that you are finished, the service prompts you for a topic code and then automatically posts the bulletin.

Like the National Bulletin Board, the National Campus Classifieds is a free service (except for connect-time charges) that anyone can use. But any ads placed there should be directed to its limited and often bargain-conscious audience.

A more upscale service is the Worldwide Exchange (GO WWX), where real estate, vacation facilities, yachts and recreational vehicles are listed for sale, rent, charter or exchange. You also can use this service to post want ads for similar items.

The Worldwide Exchange charges for its listings, but the fees are quite low considering the length of time each listing is carried (two months or longer, depending on the listing type) and the space allowed (up to 60 words).

A sample of the Exchange's listings is the stuff of which vacation and retirement dreams are made. There are timeshare properties at Kaanapali Beach on Maui starting at \$6,750 and a luxury waterfront house in the French West Indies for sale at \$850,000. For example, someone with a condo in New Hampshire would like to exchange it on a short-term basis for similar accommodations in Italy, Greece, Australia, the Orient or any world-famous ski resort. And a signora with a small home near the piazza on Capri is open for exchange ideas.

Reviewing these exotic offerings is free, and you may find one that fits both your desires and your pocketbook. There is a section devoted to bed-and-breakfast accommodations that usually range from \$40 to \$100 per night.

Like the College Press Service, the Worldwide Exchange is menu-driven, arranged by type of offering and then by location (state or country) so you can determine what you will be reading about and where it is before you actually display any listing. Composing an ad is a simple matter of filling out an electronic form.

— Tom Rauch



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NEW PRODUCTS

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Worldwide Exchange Expands

The Worldwide Exchange offers vacation and leisure property for sale, rent, charter, exchange, trade or timesharing. If you're looking for less expensive and different types of travel accommodations, check the Worldwide Vacation Leisure Guide's new vacation exchange listings for the United States and abroad. The Bed-and-Breakfast section also has expanded its listings. GO WWX

Changes in Commodore Forums

With the opening of the Commodore Users Network, there have been some changes in the existing Commodore forums. The Commodore Users Network is for users of all types of Commodore computers ranging from the PET to the Amiga. The Commodore Music/Graphics Forum, the Commodore Education/Entertainment Forum and the Commodore Programming Forum have been replaced by new forums designed to better serve the needs of Commodore users on CompuServe.

The Commodore Arts and Games Forum (GO CBMART) includes sections on music, graphics and games for all Commodore 8-bit computers. The Commodore Communications Forum (GO CBMCOM) includes suggestions on how to effectively communicate with other computer systems. The Commodore Programming Forum (GO CBMPRG) has retained its name but is directed to programmers and developers of Commodore 8-bit machines and offers help to anyone interested in the technical side of programming. GO CBMNET

SafetyNet Forum Now Open

FireNet and the Industrial Hygiene Forum recently merged to form

SafetyNet, an information resource for anyone interested in hazardous chemicals, fire safety, emergency services, safety engineering and other safety-related issues. Regular features from both forums have been retained and their data libraries now are combined. SafetyNet provides public files, including fire simulation adventure games used for fire training, industrial hygiene professional papers and hazard alerts. All CompuServe subscribers may join the forum and ask questions about toxic chemicals and other problems. GO SAFETY

Sky Guide Contains Schedules

American Express now offers applications for its Sky Guide through the CompuServe Information Service. This pocket directory contains accurate monthly schedules of 35,000 airline flights for North America and information on major international destinations. For more information, refer to the travel section of American Express ADVANCE. GO AXP

Answers From Customer Service

Q: Can I use my current checking account from which I write paper checks and add the option of electronic banking?

A: Yes, you can use your current checking account, as long as the account is with one of the banks offering home banking. You can write paper checks or send the payment electronically, all from one account.

Q: Which banks currently are available on CompuServe's home banking service, and what are the rates?

A: The participating banks in our home banking service are:

- Huntington National Bank — Ohio
- Shawmut Bank of Boston — Boston, Mass.
- United American Bank of Memphis — Memphis, Tenn.
- Bank One — Ohio
- NCNB National Bank — North Carolina
- PSFS — Philadelphia, Pa.
- Southeast Bank — Miami, Fla.

Some banks offer some services at \$4.25 per hour, regardless of baud rate

or the time of day you access them. Other services are offered at standard rates.

Q: Can I select CompuServe as a payee and pay my CompuServe bill using my online banking services?

A: If you use the home banking service to pay your bills, you are, in fact, electronically "writing a check" directly to the merchant or service. CompuServe does not offer a direct billing option to our individual subscribers so you would not be able to pay your CompuServe bill through our home banking service.

Q: How can I become a home banking subscriber?

A: You access the home banking area by typing GO BANK at any prompt. At this point, you will be given a list of banks that participate in the home banking program. Once you have chosen the bank you are interested in, you can get the address and phone number to contact the bank for sign-up information. In some cases, you have the option of sending your request for sign-up electronically through EasyPlex or through the bank's own Feedback system.

Q: What services are available through home banking?

A: Services vary from bank to bank, but some services include the ability to:

- Access complete account balance information
- Transfer funds between your accounts
- Pay your bills electronically from anywhere in the United States
- See which checks have cleared
- Apply for consumer loans
- Obtain information on current interest rates and general economic conditions
- Communicate directly with your bank.

In essence, CompuServe's at-home banking services provide you with the ability to open an electronic branch of your bank right in your home, without the restrictions of "banker's hours."

Q: Does it matter which bank I use to do my online banking?

A: CompuServe offers a number of banking institutions with each one offering a number of features. Your personal needs will best determine which bank to use. Type GO BANK at any prompt to obtain individual bank names and features. Features and costs are explained in the online introductory materials for each bank.

HIGHLIGHTS

**BRIEF DESCRIPTIONS OF MANY SERVICES AVAILABLE
ON THE COMPUERVE INFORMATION SERVICE INCLUDING
A COMPLETE SUBJECT INDEX.**

COMMANDS

Contained in this volume of Highlights is information current as of May 1986

Highlights, published by *Online Today* magazine, is your handy digest of CompuServe Information Service products and services.

Highlights contains the complete CompuServe Information Service subject index, including the "GO" page locations to find online items easily.

Also included are brief descriptions of many subjects and services available on CompuServe. Different subject items and services will be featured in each issue, so we suggest you keep successive issues of Highlights as handy references.

The following is a list of commands for using the CompuServe Information Service. Simply type the letter or letters preceding the definitions shown here and then press the (ENTER) or CARRIAGE RETURN key.

B — BACKWARD

this command will back you up and redisplay the page preceding the one you are reading.

F — FORWARD

this will take you FORWARD one page. It displays the next page in a series of pages. Pressing the (ENTER) or CARRIAGE RETURN key once will also display the next screen of information.

G — GO

the GO command will take you directly to a page specified by an information provider code and page number, for example, GO TRS-1. By typing GO, and the information provider code (no page number), you will be taken to the first page of the information provider area.

H — HELP

you will receive instructions after typing in HELP and pressing the (ENTER) or CARRIAGE RETURN key.

M — MENU

this means previous MENU. This command will take you to the menu page which directed you to the page you are currently reading.

N — NEXT

this command will take you to the NEXT topic listed on the menu on which you made

your current topic choice. If you chose topic 5 on the most recent menu, then NEXT will display topic 6.

OFF

this command will disconnect you from CompuServe immediately after it is typed in and followed by an (ENTER) or CARRIAGE RETURN.

P — PREVIOUS

this command will take you to the PREVIOUS topic listed on the menu located before the one you chose to read. If you chose topic 5 on the most recent menu, then PREVIOUS will display topic 4.

S — SCROLL

this command will allow you to continuously print pages to your screen until the last page in a series is displayed. If you are at a menu page, typing S followed by the number which corresponds with the menu topic, will continuously print the pages related to that topic to your screen.

T — TOP

the TOP menu page. This takes you directly to the first page of the CompuServe database (TOP).

USER INFORMATION

GO HELP

Billing: Your Charges, Rates Options, Making Changes

provides you with information about your current and past charges for purchases and services used, displays the current rates for using the CompuServe Information Service, and allows you to change the existing information about your current credit card, or to enter another credit card choice.

GO BILLING

Change Terminal Settings

shows you how to specify terminal type, length of line, width of line, point of entry at

log on, EasyPlex waiting notice at log on, etc. You can make the default settings permanent or temporary to that session.

GO TERMINAL

Change Your Password

prompts you for your current password and then asks for your new choice of password. You are immediately notified when the password is changed successfully.

GO PASSWORD

Command Summary and Usage Tips

displays a brief description of the commands which can be used in the Videotex area.

GO COMMAND

Feedback to CompuServe

briefly describes how to use the Feedback service and then allows you to send comments, suggestions or questions to the Customer Service staff, etc. Your Feedback is read and responded to via EasyPlex to the same User ID which entered the message. Feedback responses are usually made within 48 hours after receipt by Customer Service. Your connect time is free while using this service, in the form of a credit given for the time you use Feedback. It is recommended that you use Feedback to communicate with the CompuServe Information Service.

GO FEEDBACK

H I G H L I G H T S

Electronic Bounce Back

makes it easy for you to request free information from advertisers in *Online Today* magazine. Insert your name, address and names of any advertisers from whom you'd like information.
GO EBB

Log on Instructions & Numbers

searches and displays the most up-to-date list of telephone access numbers by the state or area code you select. Pending and recent

changes are available as well as a complete list by baud rate.
GO LOGON

Online Today Electronic Edition

an electronic extension of *Online Today* magazine. Contains daily-updated computer and videotex industry news; reviews of hardware, software and books; new product announcements; and a direct link to *Online Today* advertisers.
GO ONLINE

What's New

offers weekly announcements of new and enhanced features available from the CompuServe Information Service.
GO NEW

Subject Index

displays the entire Subject Index or searches and displays features by key word entry. It also lists the IP code/page reference for each item so you can use the G (GO) command to directly access the item of your choice.
GO INDEX

S U B J E C T I N D E X

The CompuServe Information Service subject index is updated constantly. For the most recent list of subjects and services, type GO INDEX.

This subject index is current as of May 1986.

A

ABC Hotels GO HOTELS
AAMSI Communications GO AAMSI

AAMSI Newsletter GO AAM
ADCIS Forum GO ADCIS
AOPA Forum GO AOPA
AP Datastream GO SPD-1005
AP Videotex, Business GO APV
AP Videotex, Entertainment GO APV
AP Videotex, Politics GO APV
AP Videotex, Weather GO APV
AP Videotex, World News GO APV
ASI Flight Operations GO ASI-11
ASI Monitor GO ASI-10
ASI Service Difficulty GO ASI-12
Academic Amer. Ency GO AAE
Access Phone Nos GO PHONE
Adult Education:

EDVENT II GO EDVENT
The College Board GO TCB
Advertisers, Online Today:
Electronic Bounce Back GO EBB
Advertising:

Natl. Bulletin Board GO BULLET
The Electronic Mall GO MALL
Advice:
Dr. Job GO DRJ
Government Publications GO GPO
Human Sexuality GO HSX
Advisories, Travel:
Department of State GO STATE
Agri-Commodities GO ACI
Airplanes (see Aviation)
American Express (R) ADVANCE GO AXP

Annual Reports:
Disclosure II © GO DIS
Value Line Financials GO VLINE
Amiga Forum GO AMIGAForum
Antic Magazine GO ANTIC
Apple II & III Forum GO APPLEII
GO APPLEIII
Apple Macintosh Users' Forum GO MACUS
GO MACUS
Apple Macintosh Developers' Forum GO MACDEV
Apples Online GO AOL
Ashton Tate Forum GO ASHFORUM
Ashton Tate Support Library GO ASHTON
GO ASHTON
Ask Mr. Fed Forum GO MMS-20
Astrology GO ASTROLOGY
Astronomy:
Naked Eye Astronomy GO NIA
Atari 8-Bit Forum GO ATARI8
Atari 16-Bit Forum GO ATARI16
Atari Developers Forum GO ATARIDEV

Atlases:

TravelVision GO TRV

Attorneys:

Legal Forum GO LAWSIG

Autos, Aviation:

New Car Showroom GO ATO

AOPA Forum GO AOPA
Aviation Forum GO AVSIG
Aviation Safety Institute GO ASI
EMI Flight Plans GO EMI
EMI Radar Map GO EMI-11
Flight Operations GO ASI-11
Flight Planning/Briefings GO EMI
Model Aviation GO MODELNET
Official Airline Guide GO OAG
Service Difficulty Reports GO ASI-12
VIDTEX Weather Maps GO MAPS
Weather Reports/Forecasts GO AVX

B

Baffle Word Game GO BAFFLE
Banking Services GO BANK
PSFS Business Banking Direct GO BBD

Banks:

Bank One GO BOC
Huntington National Bank GO HNB
NCNB National Bank GO NCB
PSFS - Philadelphia GO PSFS
PSFS Business Banking GO BBD
Shawmut Bank of Boston GO SHW
Southeast Bank, Miami GO SEB
United American Bank, Memphis GO UAB

Billing:

Monthly Charges GO BILLING
Biorhythms GO BIORHYTHMS
BlackDragon GO BLACKDRAGON
Blackjack GO MPBLACK
Bonds (see Investments)
Borland International Forum GO BOR100
GO BOR100

Borland International GO BORLAND

Broadcasting:
Broadcast Professional Forum GO BPFORUM

Incue GO INCUE

Brokerage:

Max Ule's Tickerscreen GO TKR
Quick & Reilly GO QWK
Rapaport Diamond Broker GO RDC
Unified Management GO UMC
Bulletin Board, Natl. GO BULLET
Business Banking Direct GO BBD
Business News:
AP Videotex, Business GO APV
Executive News Service GO ENS
The Business Wire GO TBW
Wash. Post, Business GO TWP-12

C

CB Interest Group SIG GO CBIG
CB Society GO CUP
CP/M Users Group SIG GO CPMSIG
Cars:
Auto Racing Forum GO RIS

New Car Showroom GO ATO

CastleQuest GO CQUEST

Castle Telengard GO CASTLE

Changing Password GO PASSWORD

Changing Terminal Type GO PROFILE

Charges-to-Date: GO BILLING

Monthly Charges GO BILLING

Children's Games GO TMC-27

Citizen's Band Simulator GO CB-10

Classic Quotes GO TMC-7

Clipping GO ENS

College Planning:

The College Board GO TCB

College Press Service GO CPS

Color Computer Forum GO COCO

Color Graphics GO CIS-91

Color Mail Exchange Forum GO HALLMARK

Comic Book Forum GO SCI-4

Command Decision .. GO COMDEC

Command Level:

Personal File Area GO FILES

Command Summary GO COMMAND

Commodities .. GO COMMODITIES

Commodity Markets:

Agri Commodities GO ACI

Futures Focus Stock Index Plus GO FFP

News-A-Tron GO NAT

Quotes GO CPRISE

Symbol lookup GO CSYMBOL

Commodore Users Network GO CBMNET

Commodore Communications Forum GO CBMCOM

Commodore Arts and Games Forum GO CBMART

Commodore Newsletter .. GO CBM

Commodore Programming Forum GO CBMPRG

Commodore Service Forum GO CBM-2000

GO CBM-2000

Comp-u-store GO CUS

Company Forecasts:

I/B/E/S Earnings Estimates © GO IBES

Standard & Poor's GO S&P

Value Line Projections GO EARNINGS

Company Information:

Disclosure II © GO DIS

Screening © GO SCREEN

Standard & Poor's GO S&P

Ticker Retrieval © GO TICKER

Value Line GO VLINE

Comparison Shopping, Autos:

New Car Showroom GO ATO

CompuServe Account Balance:

Monthly Charges GO BILLING

CompuServe Rates GO BILLING

CompuServe Logon Inst. .. GO LOG

CompuServe's softex .. GO SOFTEX

Computer Art SIG GO ARTSIG

Computer Club Forum .. GO CLUB

Computer Lang. Magazine GO CLM

Computer Language Forum GO CLMFORUM

Computer Reference: Microsearch .. GO MSH

Computer Sports World .. GO CSW

Computing Tutorials .. GO PCS-121

Consumer Electronics Forum GO CEFORUM

Cooking:

Cooks Online GO COOK

Electronic Gourmet GO HMS

Cupcake's Column:

CB Society GO CUP

Current Quotes GO CQUOTE

D

Daily Comment Newsletter. GO DC

DataPac Logon Instruct GO LOG-41

DEC PC Forum GO DECPC

Default Parameters:

Changing Terminal Type. GO PROFILE

Department of State GO STATE

Diamonds:

Rapaport Diamond Broker... GO RDC

Digital Research Forum GO DRFORUM

GO DRFORUM

Digital Research Inc. GO DRI

Directory of Public Officials GO DPO

GO DPO

Directory of Users:

User Directory GO DIRECTORY

Disabilities Forum .. GO DISFORUM

Disclosure II © GO DIS

DISCOVER ORLANDO GO ORLANDO

GO ORLANDO

Disk Area:

Personal File Area GO FILES

Documentation Ordering:

Product Ordering GO ORDER

Donoghue Organization .. GO DON

Download Company Data GO IQINT

GO IQINT

Download Pricing Data. GO MQINT

Dr. Dobb's Journal GO DDJ

Dr. Dobb's Journal Forum GO DDJFORUM

GO DDJFORUM

Dr. Job GO DRJ

GO DRJ

E

EMI Flight Planning GO EMI

EPIE Database GO EPIE

EPIE Forum GO EPIEFORUM

Earnings Estimates (see Company Forecasts)

EasyPlex GO EASY

Economic Outlooks:

Money Market Services GO MMS

MMS/Daily Comment GO DC

MMS/Fedwatch GO FW

Editorials:

Wash. Post, Editorials GO TWP

Educators' Forum GO HOM-137

Educ. Research Forum. GO HOM-28

Education:

ADCIS Forum GO ADCIS

Academic Amer. Ency GO AAE

College Press Service GO CPS

Disabilities Forum GO DISFORUM

H I G H L I G H T S

EPIE Database..... GO EPIE
 Educators' Forum..... GO HOM-137
 Educational Travel Connection..... GO ETC
 Foreign Lang. Educ. Forum..... GO FLEFO
 Handicapped Users' Database..... GO HANDICAPPED
 Logo Forum..... GO LOGOFORUM
 Science/Math Educ. Forum..... GO EDU-13
 Students' Forum..... GO STUFO
 The College Board..... GO TCB
 The Multiple Choice..... GO TMC
 The Whiz Quiz..... GO WHIZ
Educ. Research Forum. GO HOM-28
EdVENTII..... GO EDV
Electronic Bounce Back..... GO EBB
Electronic Gourmet..... GO HNS
Electronic Mail:
 EasyPlex..... GO EASY
Encyclopedia:
 Academic Amer. Ency..... GO AAE
Entertainment:
 Comic Book Forum..... GO SCI-4
 Hollywood Hotline..... GO HHL
 Movie Reviewettes..... GO MOVIES
 Music Forum..... GO MUSICFORUM
 National Tourism Citilog..... GO CITIES
 RockNet..... GO ROCK
 Science Fiction..... GO SCI-FI
 Showbizquiz..... GO SHOWBIZ
 Soap Opera Summaries..... GO SOS
 The National Satirist..... GO KCS
 The Whiz Quiz..... GO WHIZ
 WITSIG..... GO WITSIG
Entertainment News:
 AP Videotex, Entertain..... GO APV
 Hollywood Hotline..... GO HHL
EpsOnLine Forum..... GO EPSON
Executive News Service © GO ENS

F

Family Computing Magazine..... GO FAM
Family Computing Forum..... GO FAMFORUM
Federal Gov't News:
 Wash. Post, Gov't News..... GO TWP
Federal Reserve:
 Ask Mr. Fed Forum..... GO MMS-20
 Fedwatch Newsletter..... GO FW
Feedback to CompuServe GO FEED
Financial News (see Business News)
Financial Statements:
 Disclosure II ©..... GO DIS
 Value Line..... GO VLINE
Firefighters: SafetyNet. GO SAFETY
Flight Planning:
 EMI Flight Plans/Briefings..... GO EMI
 Weather Reports/Forecasts..... GO AVX
Florida Forum..... GO FLORIDA
Flying (see Aviation)
Football..... GO FOOTBALL
Forecasts, Company..... GO COMPANY
Forecasts, Economic..... GO ECONOMIC
Forecasts, Weather:
 NOAA Weather Wire..... GO WEA
Foreign Exchange Rates (see Investments)
Foreign Lang. Educ. Forum..... GO FLEFO
Forth Forum/Creative Solutions..... GO FORTH
Forums:
 ADCIS Forum..... GO ADCIS
 AOPA Forum..... GO AOPA
 Amiga Forum..... GO AMIGAForum
 Apple II & III User Group GO APPLEII
 GO APPLEIII
 Apple Macintosh Users' Forum..... GO MACUS
 Apple Macintosh Developers' Forum..... GO MACDEV
 Ashton-Tate Forum..... GO ASHFORUM
 Atari 8-Bit Forum..... GO ATARI8
 Atari 16-Bit Forum..... GO ATARI16
 Atari Developers Forum..... GO ATARIDEV
 Auto Racing Forum..... GO RIS
 Aviation Forum (AVSIG)..... GO AVSIG

Bacchus Wine Forum..... GO WINEFORUM
 Borland International Forum..... GO BOR100
 Broadcast Professional Forum..... GO BPFORUM
 CB Interest Group SIG..... GO CBSIG
 CP/M Users Group Forum..... GO CPMSIG
 Color Computer Forum..... GO COCO
 Color Mail Exchange Forum..... GO HALLMARK
 Comic Book Forum..... GO SCI-4
 Commodore Arts and Games Forum..... GO CBMART
 Commodore Communications Forum..... GO CBMCOM
 Commodore Service Forum..... GO CBM-2000
 Commodore Programming Forum..... GO CBMPRG
 Computer Art SIG..... GO ARTSIG
 Computer Club Forum..... GO CLUB
 Computer Language Forum..... GO CLMFORUM
 Consumer Electronics Forum..... GO CEFORUM
 DEC PC Forum..... GO DECPC
 Digital Research Forum..... GO DRFORUM
 Disabilities Forum..... GO DISFORUM
 Dr. Dobb's Journal Forum..... GO DDJFORUM
 EPIE Forum..... GO EPIEFORUM
 Educators' Forum..... GO HOM-137
 Educ. Research Forum..... GO HOM-28
 EpsOnLine Forum..... GO EPSON
 Family Computing Forum..... GO FAMFORUM
 Florida Forum..... GO FLORIDA
 Foreign Lang. Educ. Forum..... GO FLEFO
 Forth Forum/Creative Solutions..... GO FORTH
 Gamers' Forum..... GO GAMERS
 Good Earth Forum..... GO GOODEARTH
 HamNet Forum..... GO HAMNET
 Health Forum..... GO HCM-660
 Heath User Group SIG..... GO HEATHUSERS PCS-48
 Hewlett-Packard Forum..... GO HP
 Human Sexuality..... GO HUMAN
 IBM Communications Forum..... GO IBMCOM
 IBM Hardware Forum..... GO IBMHW
 IBM Junior Forum..... GO IBMJR
 IBM Software Forum..... GO IBMSW
 Investors' Forum..... GO MMM-18
 Jazz Forum..... GO LOTUS
 Journalism Forum..... GO JFORUM
 Kaypro Users Forum..... GO KAYPRO
 LDOS/TRS-DOS..... GO LDOS
 Legal Forum..... GO LAWSIG
 Literary Forum..... GO LITFORUM
 Lotus 1-2-3 Forum..... GO LOTUS
 MEDSIG..... GO MEDSIG
 MUSUS SIG..... GO MUSUS
 MicroPro Forum..... GO MICROPRO
 Microsoft SIG..... GO MSOFT
 Military Veterans Services..... GO VET
 Model Aviation Forum..... GO MODELNET
 Multi-Player Games Forum..... GO MPGAMES
 Music Forum..... GO MUSICFORUM
 Natl. Issues Forum..... GO ISSUESFORUM
 OB-GYN Forum..... GO OBG-426
 OP-NET SIG..... GO OPNET
 Orch-90 SIG..... GO ORCH-90
 Outdoor Forum..... GO OUTDOORFORUM
 PDP-11 Forum..... GO PDP11
 PR and Marketing Forum..... GO PRSIG
 Pascal Forum..... GO MUSUS
 Political Forum..... GO POLITICS
 Programmer's SIG..... GO PROGSIG
 Religion Forum..... GO RELIGION
 RockNet..... GO ROCK
 SafetyNet..... GO SAFETY
 Science/Math Educ. Forum..... GO EDU-13
 SCI-FI Forum..... GO SCI-FI
 Space SIG..... GO SPACEFORUM

Sports Forum..... GO HOM-110
 Students' Forum..... GO STUFO
 Symphony Forum..... GO LOTUS
 TRS-80 Color Computer Forum..... GO COCO
 TRS-80 Prof. Forum..... GO TRS80PRO
 TRS-80 Model 100 SIG..... GO M100SIG
 TeleComm Forum..... GO TELECOMM
 Texas Instruments Forum..... GO TIFORUM
 Travel SIG..... GO TRAVISIG
 U.S. Entrepreneurs' Network..... GO USEN
 VAX SIG..... GO VAXSIG
 Whole Earth Software SIG..... GO WEC
 WITSIG..... GO WITSIG
 Work-From-Home Forum..... GO WORK
 The World of Lotus..... GO LOTUS
 Writers and Editors SIG..... GO WESIG
Funds, Mutual:
 No Load Directory..... GO NOLOAD
Prices/Performance (see Investments)
Futures Focus Stock Index Plus..... GO FFP
G
Games:
 Astrology Calculator..... GO ASTROLOGY
 Baffle Word Game..... GO BAFFLE
 Biorhythms..... GO BIORHYTHMS
 BlackDragon..... GO BLACKDRAGON
 Blackjack..... GO MPBLACK
 CastleQuest..... GO CQUEST
 Children's Games..... GO TMC-27
 Classic Quotes..... GO TMC-7
 Command Decision..... GO COMDEC
 Football..... GO FOOTBALL
 Golf..... GO GOLF
 Hangman..... GO HANGMAN
 House of Banshi..... GO BANSHI
 Island of Kesmai..... GO ISLAND
 MegaWars I..... GO MEGAI
 MegaWars III..... GO MEGAI
 New Adventure..... GO NEWADVENTURE
 Original Adventure..... GO ORADVENTURE
 Scott Adams' Games..... GO ADAMS
 Scramble..... GO SCRAMBLE
 SeaWar..... GO SEAWAR
 Showbizquiz..... GO SHOWBIZ
 SpaceWar..... GO SPACEWAR
 State Capital Quiz..... GO TMC-44
 Trivia Test..... GO TMC
 The Whiz Quiz..... GO WHIZ
 You Guessed It!..... GO YGI
 Gamers' Forum..... GO GAMERS
Golf..... GO GOLF
Good Earth Forum..... GO GOODEARTH
Government Publications. GO GPO
Graphics:
 CB Pictures..... GO CB-58
 Color Graphics..... GO CIS-91
 EMI Radar Map..... GO EMI-8
 FBI 10 Most Wanted..... GO FBI
 Price/Volume Securities Graphs..... GO TREND
 Hollywood Hotline Art..... GO HHA
 VIDTEX Weather Maps..... GO MAPS
Guides:
 Incorporating Guide..... GO INC
 Pan Am Travel Guide..... GO PANAM
 Product Ordering..... GO ORDER
H
Hallmark Color Mail..... GO COLORMAIL
HamNet Forum..... GO HAMNET
Handicapped Users' Database..... GO HANDICAPPED
Hangman..... GO HANGMAN
Healthcom..... GO HCM
HealthNet..... GO HNT
Heath User Group Forum..... GO HEATHUSERS PCS-48
Help:
 Command Summary..... GO COMMAND
 Hewlett-Packard Forum..... GO HP
Historical Pricing..... GO INVESTMENTS

Hollywood Hotline..... GO HOLLYWOOD
Home Shopping:
 Comp-u-store..... GO CUS
 New Car Showroom..... GO ATO
 The Electronic Mall..... GO MALL
House of Banshi..... GO BANSHI
Human Sexuality..... GO HUMAN
Humor:
 The National Satirist..... GO KCS
 WITSIG..... GO WITSIG
Huntington National Bank GO HNB
I
I/B/E/S Earnings Estimates ©..... GO EARNINGS
IBM Communications Forum..... GO IBMCOM
IBM Hardware Forum..... GO IBMHW
IBM Junior Forum..... GO IBMJR
IBM NEW Users Forum..... GO IBMNEW
IBM Software Forum..... GO IBMSW
IBM Users Network..... GO IBMNET
IIAA..... GO INS
InCue..... GO INCUE
Incorporating Guide..... GO INC
Index..... GO IND
Index Oscillators:
 News-A-Tron..... GO NAT
 Stock Index Plus..... GO FFP
Indices (see Investments)
Ind. Hygiene:
 SafetyNet..... GO SAFETY
Insurance, Home-Auto:
 IIAA..... GO INS
Intelligence Test..... GO TMC-32
Internal Revenue Service..... GO IRS
Investments:
 Agri Commodities Analysis..... GO ACI
 Analysis Tools..... GO ANALYSIS
 Bond Interest..... GO DIVIDENDS
 Bonds Listing..... GO BONDS
 Commodities..... GO COMMODITIES
 Company Screening © GO COSCREEN
 Current Day Quotes..... GO QUOTE
 Detailed Issue Examination..... GO EXAMIN
 Disclosure II..... GO DIS
 Dividends..... GO DIVIDENDS
 Donoghue Organization..... GO DON
 Downloading..... GO INTERFACE
 Expert User..... GO MQQUOTE
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 Historical Pricing..... GO SECURITIES
 Historical Quote Sheet..... GO QSHEET
 Index Symbols..... GO INDICATORS
 Institutional Brokers Estimate System..... GO IBES
 Issue Pricing Summary..... GO PRISUM
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 Market Highlights..... GO MARKET
 Max Ule's Tickerscreen..... GO TKR
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 Mutual Fund Distributions..... GO DIVIDENDS
 News-A-Tron Market Reports..... GO NAT
 Options Profile..... GO OPRICE
 Portfolio Valuation..... GO PORT
 Price/Volume Graph..... GO TREND
 Pricing History - 1 issue..... GO PRICES
 Quick Quote..... GO QUOTE
 Quick Way Brokerage..... GO QWK
 Return Analysis..... GO RETURN
 Software Interface - Pricing..... GO MQINT
 Software Interface - Fkfundamentals..... GO IQINT
 Standard & Poor's..... GO S&P
 Stock Splits..... GO DIVIDENDS
 Surcharges..... GO MMM-23
 Ticker Retrieval ©..... GO TICKER
 Ticker Symbol Lookup..... GO SYMBOLS
 Unified Management..... GO UMC
 Value Line..... GO VLINE
 World-Wide Investment Sys..... GO WIS
 Investors' Forum..... GO MMM-18
IQINT Fundamentals Interface..... GO IQINT
Iquest..... GO IQUEST
Island of Kesmai..... GO ISLAND
Issues, Legal:
 Legal Forum..... GO LAWSIG

H I G H L I G H T S

J

Journalism Forum ... GO JFORUM

K

Kaypro Users Forum .. GO KAYPRO

L

LDOS 6 Forum/TRS-DOS .GO LDOS

Legal:

Incorporating Guide GO INC

Legal Forum GO LAWSIG

Liquid Green GO UMC

Literary Forum GO LITFORUM

Loan Amortization GO HOM-80

Logging On:

CompuServe Logon Inst. ... GO LOG

DataPac Logon Instruct. . GO LOG-41

TYMNET Logon Instruct. . GO LOG-11

Telenet Logon Instruct. . GO LOG-20

Logical Systems SIG. GO PCS-49

Logo Forum GO LOGOFORUM

Lotus Forum GO LOTUS

M

MAUG:

Apple II & III Forum GO APPLEII

GO APPLEIII

Apple Macintosh Users' Forum GO MACUS

GO MACUS

Apple Macintosh Developers' Forum GO MACDEV

GO MACDEV

MEDSIG GO MEDSIG

MUSUS SIG GO MUSUS

Magazines:

Antic GO ANTIC

Computer Language GO CLM

Family Computing GO FAM

Online Today GO OLT

Online Visions GO SCI-FI

Macintosh Developers Forum GO MACDEV

GO MACDEV

Macintosh Users Forum GO MACUS

GO MACUS

Manuals:

Product Ordering GO ORDER

Maps:

EMI Radar Map GO EMI-8

VIDTEX Weather Maps GO MAPS

Market Highlights GO MARKET

Max Ule's Tickerscreen GO TKR

Meal Planning:

Electronic Gourmet. . GO GOURMET

Medical:

AAMSI Communications. . GO AAM

Healthcom GO HCM

HealthNet GO HNT

MEDSIG GO MEDSIG

NORD Services/Rare Diseases GO RDB

GO RDB

PaperChase (Medline) GO PCH

MegaWars I GO MEGAI

MegaWars III GO MEGAI

Mergers

Max Ule's Mergersource. . GO TKR

Micro-MD Network GO MDN

MicroPro Forum GO MICROPRO

MicroQuote II GO MQQUOTE

Microsearch GO MSH

Microsoft Forum GO MSOFT

Military Veterans Services. GO VET

Money Market Services. . GO MMS

Monthly Charges GO BILLING

Movie Reviewettes GO MOVIES

MQINT Securities Pricing Interface. GO MQINT

GO MQINT

Multi-Player Games Forum GO MPGAMES

GO MPGAMES

Multi-Player Games:

Blackjack GO MPBLACK

Island of Kesmai GO ISLAND

MegaWars I GO MEGAI

MegaWars III GO MEGAI

SeaWAR GO SEAWAR

SpaceWar GO SPACEWAR

Music Forum GO MUSICFORUM

MUSUS Forum GO MUSUS

Mutual Funds:

Donoghue Organization. . GO DON

Liquid Green GO UMC

No Load Directory. GO NOLOAD

Prices/Performance (see Investments)

N

NCNB National Bank GO NCB

NOAA Weather Wire GO WEA

NWS Aviation Weather. . GO AWX

Naked Eye Astronomy GO NIA

Natl. Bulletin Board ... GO BULLET

Natl. Issues Forum GO ISSUESFORUM

GO ISSUESFORUM

National Satirist, The GO KCS

National Tourism Citilog GO CITIES

New Adventure. GO NEWADVENT

New Car Showroom GO ATO

New Services:

What's New GO NEW

News:

AP Datastream GO SPD-1005

AP Videotex, Business. . GO APV

AP Videotex, Entertainment. GO APV

AP Videotex, Politics GO APV

AP Videotex, Weather GO APV

AP Videotex, World News. . GO APV

College Press Service GO CPS

Executive News Service ®. . GO ENS

Government Publications. . GO GPO

Hollywood Hotline. GO HOLLYWOOD

Online Today GO OLT

Sports News GO SPORTS

The Business Wire GO TBW

Weather GO WEA

News-A-Tron GO NAT

Newsletters:

AAMSI Communications. . GO AAM

Agri Commodities GO ACI

Aviation Safety Institute. . GO ASI

Commodore GO CBM

Daily Comment GO DC

Digital Research Inc. GO DRI

Fedwatch Newsletter. GO MMS

Stock Index Plus GO FFP

Newspapers GO NWS

StL Post-Disp. GO SPD

Wash. Post. GO TWP

Node Abbreviations. . GO NODES

NORD Services/Rare Diseases GO RDB

GO RDB

O

OB-GYN Services GO SFP-12

OCC Forum GO RADIO

OP-NET SIG GO OPNET

Official Airline Guide GO OAG

Online Computer Report GO RADIO

GO RADIO

Online Index GO INDEX

Online Today GO OLT

Options (see Investments)

Orch-90 Forum GO ORCH-90

Original Adventure. GO ORADVENT

OS9 Forum GO OS9

Outdoor Forum GO OUTDOORFORUM

GO OUTDOORFORUM

P

PDP-11 Forum GO PDP11

PR and Marketing Forum GO PRSIG

Pan Am Travel Guide. . GO PANAM

PaperChase (MEDLINE).... GO PCH

Pascal:

MUSUS SIG GO MUSUS

Password, Changing:

Changing Password. . GO PASSWORD

Personal Computing GO PCS

Personal File Area GO FILES

Personal Finance:

Home Management. GO HOM-80

Personal Menu GO MENU

Personality Profile. GO TMC-17

Political News:

Wash. Post, Politics GO TWP-15

AP Videotex, Politics GO APV

Political Forum GO POLITICS

Portfolio Valuation GO PORT

Price/Volume Securities Graphing. GO TREND

GO TREND

Problems:

Feedback to CompuServe. . GO FEED

Product Ordering GO ORDER

Programmer's SIG .. GO PROGSIG

PSFS Business Banking Direct. . . .

GO BBD

PSFS Direct Line Banking GO PSFS

Publications:

Government Publications. . GO GPO

GO GPO

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Sports News:

AP Datastream GO SPD-1005

Computer Sports World. . GO CSW

Wash. Post, Sports GO TWP

Sports Forum GO HOM-110

StL Post-Disp GO SPD

Standard & Poor's GO S&P

State Capital Quiz GO TMC-44

Stevens Business Reports . GO SBR

Stocks (see Investments)

Students' Forum GO STUFO

Suggestions:

Feedback to CompuServe. . GO FEED

Sun and Sand Vacations . GO SNS

GO SNS

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H I G H L I G H T S

Wash. Post, U.S. News . . . GO TWP
 Unified Management . . . GO UMC
 United Amer. Bank . . . GO UAB
 Unit Trusts:
 Max Ule's Tickerscreen . . . GO TKR
 User Directory . . . GO DIRECTORY

V

Vax Forum . . . GO VAXSIG
 VIDTEX Information . . . GO VID
 VIDTEX Weather Maps . . GO MAPS
 Vacations:
 Discover Orlando . . . GO ORLANDO
 Sun and Sand Vacations . . GO SNS
 WorldWide Property Guide . GO WWX
 Value Line Financials . . . GO VLIN

Value Line Projections . . . GO EARNINGS
 Vermont Tourism . . . GO VERMONT
 Veterans Services . . . GO VET
 VISA Advisors . . . GO VISA

W

Wanted:
 Bulletin Board . . . GO BULLET
 War Games/Simulations:
 Command Decision . . . GO COMDEC
 SeaWAR . . . GO SEAWAR
 Wash. Post, Business . . GO TWP-12
 Wash. Post, Editorials . . GO TWP
 Wash. Post, Financial . . . GO TWP
 Wash. Post, Gov't News . . GO TWP
 Wash. Post, Politics . . . GO TWP-15

Wash. Post, Sports . . . GO TWP
 Wash. Post, U.S. News . . GO TWP
 Wash. Post, World News . . GO TWP
 Weather:
 AP Videotex Weather . . . GO APV
 Aviation Weather . . . GO AWX
 EMI Radar Map . . . GO EMI-8
 Flight Planning . . . GO EMI
 NWS Weather Reports/Forecasts . . . GO WEA
 VIDTEX Weather Maps . . GO MAPS
 West Coast Travel . . GO WESTCOAST
 What's New . . . GO NEW
 The Whiz Quiz . . . GO WHIZ
 Whole Earth Software Forum . . . GO WEC

Wine Forum . . . GO WINEFORUM

WITSIG . . . GO WITSIG
 Work-From-Home Forum . . . GO WORK
 World of Lotus . . . GO LOTUS
 World News:
 AP Videotex, World News . . GO APV
 Wash. Post, World News . . GO TWP
 WorldWide Property Guide . . . GO WWX
 World-Wide Invest. Sys. . . GO WIS
 Writers and Editors Forum . . . GO WESIG

Y

You Guessed It! . . . GO YGI

COMMUNICATIONS

Communications GO COMMUNICATE

CB Simulator

a 36-channel CB Simulator that allows any number of users to converse via their individual terminals in open, private or encoded modes. Users can tune to any of the 36 channels and monitor several channels at once.
 GO CB

CB Society

a frequently updated social interest publication featuring new CB Simulator users, in-

depth personal interviews with noteworthy subscribers, CB party reports and social news items about CB users.
 GO CUPCAKE

EasyPlex

an electronic mail service which enables users to correspond with other users using a message transfer program to address and send letters to other users.
 GO EASYPLEX

National Bulletin Board

this program is for posting public notices and personal classified advertisements. The user can search through the bulletins by category.
 GO BULLETIN

User Directory

a list of subscribers who have chosen to leave their name and user number as well as other personal information such as terminal type, city of residence and personal interests.
 GO USERS

REFERENCE/EDUCATION

GO REFERENCE

Grolier's Academic American Encyclopedia

the electronic edition of the printed encyclopedia. Grolier's provides a searchable 21-volume, 9-million word database of more than 28,000 subject entries. Written and formatted for videoscreens, Grolier's also provides a customer Feedback and product ordering section. The encyclopedia is now available as a subscription service.
 GO ENCYCLOPEDIA

Directory of Public Officials

information about how to contact government and public officials.
 GO DPO

U.S. Government Publications

a repository of useful information, this offering categorizes the various booklets available from the U.S. Government on such topics as personal finance, health and fitness and energy conservation. Also featured is current information on the FBI's Ten-Most-Wanted list.
 GO GPO

Education GO EDUCATION

Foreign Language Education Forum

is of interest to teachers, students, translators and other subscribers. Provides aids for curriculum and lesson planning, resource listings, tutorials for students, calendar of events, job

listings and legislative updates. Covers a variety of languages including French, Spanish, German, Russian, Latin and English as a Second Language.
 GO FLEFO

Educational Travel Connection

is a menu-driven database of information about working, studying and living abroad. Includes material for teachers, listings of programs for various age groups, information on working abroad and tips on hosting foreign exchange students. A travel trivia contest takes place each week.
 GO ETC

Disabilities Forum

is for those with handicapping conditions and their families as well as those who assist, train, educate and employ the disabled. Includes information on handicaps, issues relating to legislation, education and family life.
 GO DISFORUM

Students' Forum

enables students to interact electronically, in conference or on an individual basis, on topics of mutual interest. Teachers of junior high students also may exchange ideas on using the forum to enhance their classroom preparation.
 GO STUFO

Logo Forum

gives educators, students and interested others the chance to exchange ideas about the Logo programming language, computers and technology. The Logo Forum includes Logo procedures, suggestions, questions and answers about Logo, and regular online conferences. Public domain software, a comprehensive resource guide and Logo tutorials are also available.
 GO LOGOFORUM

Grolier's Academic American Encyclopedia

the electronic edition of the printed encyclopedia. Grolier's provides a searchable 21-volume, 9-million word database of more than 28,000 subject entries. Written and formatted for videoscreens, Grolier's also provides a Customer Feedback and Product Ordering section. The encyclopedia is now available as a subscription service.
 GO ENCYCLOPEDIA

The College Board

provides information on all aspects of the college selection process, plus information on college planning, adult education and financial aid. A bibliography of College Board publications on these and other college-related topics is also included. A financial aid program can help you determine your eligibility for college aid.
 GO TCB

MONEY MATTERS AND MARKETS

Market Quotes/Highlights GO MONEY**MicroQuote II**

provides historical market information for more than 50,000 stocks, bonds, market indices, mutual funds, government issues and options traded on U.S. and Canadian exchanges. Historical prices and volumes are available for most stocks back to 1/1/1974, and historical dividends are available back to 1/1/1968. MicroQuote II and its features listed below can be found by typing
GO QUOTES

Quick Quote

provides current-day quotes for 9,000 stocks. Quotes include the high, low, closing, volume and net change figures for the NYSE, AMEX and many OTC securities. Advanced features include a search by company name if the ticker symbol is not known, and the capability of reading in a file to check multiple securities.
GO QQUOTE

Prices (PRICE)

provides price quotations for any specified time period for a specified security. Price information includes the date, volume (in 100s), high/ask, low/bid and close.
GO SECURITIES

Multiple Price Quotes (QUOTES)

provides a price quote for a specified day for one or more securities (maximum of 500 securities). A quote would include ticker symbol, volume, high/ask, low/bid, close/avg and CUSIP number.
GO QUOTES

Dividends, Bond Interest Payments, and Splits (DIVI)

offers dividend or distribution information and includes the ex-date, record date, payment date, distribution type and rate.
GO SECURITIES

Summary Statistics (STATS)

provides descriptive statistics for an issue over a specified time period. The high, low, close, high close, low close, volume, mean and standard deviation are reported.
GO QUOTES

Examine an Issue in Detail (EXAMINE)

displays descriptive information for a specified issue (i.e., Standard & Poor's rating, shares outstanding, beta factor, latest bid, pricing and dividend history, Moody's rating, bond coupon rate, yield, maturity date or open interest).
GO EXAMINE

Bonds Listing

lists all the bonds for any company you choose, and lists Yield to Maturity, coupon rate, current price.
GO BONDS

Options Profile

lists all options outstanding for any company you choose. It lists the day end closing prices for all options trading on that company.
GO SECURITIES

Search for CUSIPs and Ticker Symbols (CUSIP)

searches and lists specified security issues by company name. Also lists all the issues for a given issuer.
GO SYMBOLS

Market Reports (MKTHIGH)

provides up to 19 daily market reports, such as stocks up three, four or five days in a row, volume leaders, 20 most active stocks, 20 largest gains/losses, etc.
GO QUOTES

Securities Screening

(available in the Executive Service). Enter your own investment criterion and see which securities meet your test. You can select all Stocks, Bonds, Options, or Mutual Funds which satisfy your criterion. Search on items including latest price, exchange, beta, earnings, or SIC code. Useful whether you are buying into, or selling short. Great for picking bonds with specific maturity dates and yield targets.
GO SCREEN

Return Analysis

(available in the Executive Service). What is the "Holding Period Return" on your portfolio? What is the annualized rate of return? What has been the performance during comparable historical time periods of holdings which you are considering to buy? This program calculates both the holding period and annualized rate of return on the stocks you choose to analyze. You can include or exclude dividends from the return calculation. Excellent for comparing performance relative to a market index.
GO RETURN

Portfolio Summary (PORT)

produces a valuation report on a portfolio, displaying current values and gains or losses.
GO ANALYSIS

Commodity Quotes

historical and same-day price, volume and open interest information.
GO COMMODITIES

Corporate Reports GO COMPANY**Ticker Retrieval**

(available in the Executive Service). Allows you to select a company first (the object) and then you can select which analysis you wish to see on that company. This order keeps you from having to enter a ticker symbol over again for each analysis you'd like to run.
GO TICKER

Disclosure II

all publicly-owned companies file 10K Reports with the Securities and Exchange Commission. The Disclosure II database, compiled from those reports and updated weekly, includes financial, product line and management data for more than 9,500 firms.
GO DISCLOSURE

Standard & Poor's (S&P)

provides up-to-date descriptive and financial information on more than 3,000 companies. Information is presented in categories such as Business Summary, New Product Developments, Net Income, Product/Service Line Breakdown, Net Sales Figures, Three-year EPS Data and Five-year EPS Growth Rate.
GO S&P

Value Line Data Base II

provides current and historical fundamental financial data that allows you to analyze the performance of more than 1,700 companies which collectively represent 95 percent of the dollar value of stocks traded on major U.S. exchanges. This information is available back to 1969.
GO VLINE

GO BROKERAGE**Quick Way**

is provided by Quick & Reilly, the nation's third largest discount brokerage firm. It offers online purchase and sale of securities 24 hours a day, current stock and option prices, portfolio management and automatic tax record-keeping.
GO QWK

Tickerscreen

is a financial information service of the discount brokerage Max Ule & Co. It offers closing NYSE prices commission comparisons, and direct order entry of buy and sell orders for Max Ule clients.
GO TKR

Home Banking

allows you to pay your bills, transfer funds and check your account balances from the comfort of your home. Convenient and innovative banking services are available to customers of Huntington National Bank of Columbus, Shawmut Bank of Boston and United American Bank of Memphis and others.
GO BANK

Unified Management Corporation's Liquid Green Trust

includes access to a money market fund offering high yields, free checking and safety of principal. Authorized Liquid Green Trust customers can check their account balances and initiate ACH cash transfers to and from their local banks.
GO UMC

ENTERTAINMENT/GAMES

Games GO GAMES

Adventure

is actually two games — Original Adventure and New Adventure. The latter game is simply a larger version of the former; it allows you to score more points (751 points as opposed to 350 points). Original Adventure is also the Adventure game from which all other versions, both micro and mainframe, evolved. Both games are tests of your courage and imagination. They require you to journey through the Colossal Cave, to find treasures, and to store them safely. But beware: some of those who enter the cave never return from its eery, eery depths!

GO NEWADVENTURE, GO ORADVENTURE

Astrology Calculator

calculates everything you'll need to know about planetary formations based on your birth date, time, birthplace and time zone. The calculator is easy to use and provides information that might otherwise remain forever a mystery.

GO ASTROLOGY

Baffle

is the name of the game if you want to test your vocabulary, learn new words, or both. The object of the game seems easy — you must form words using adjacent letters that appear on a 4x4" display. However, the trick is to find as many words as possible in three minutes. It's not as simple as you may think. As a matter of fact, it's downright baffling.

GO BAFFLE

BlackDragon

enter a multilevel maze labyrinth filled with treasures, traps, pits and deadly creatures to conquer. This fantasy role-playing game lets you accumulate gold treasures which, when converted to "experience points," add to the strength you need to conquer the evil Arch Demon . . . and thus win the game.

GO BLACKDRAGON

CastleQuest

is a game of adventure, suspense and mystery. Players venture through a castle, attempt to kill the master and collect treasures and points.

GO CQUEST

Golf

join the "CompuServe Country Club" and play golf on our championship 18-hole simulation layout. An online commentator explains the course and your position as you play.

GO GOLF

MegaWars III

enter a galaxy filled with strife and destruction, one in which you must have wealth and power in order to survive. To obtain power and ensure your survival in the New Empire, you need to learn the skills of planetary management — working and communicating with others, building, arming, and manning your spaceship, navigating the galaxy, colonizing planets, fighting your enemies, and manipulating economies and populations of the planets you have colonized. MegaWars III is surely a game that is a world within itself.

GO MEGAIII

Multi-Player Blackjack

puts your luck and skill against other players as you try to get a card hand that adds up as closely as possible to 21 without going over that amount. It's an ideal game for avid gamblers; they can practice and increase their gambling savvy without losing any actual money. On the other hand, they don't win any money either. What they do win is a chance to meet, play with, and send and receive messages from other CompuServe subscribers who play the game.

GO MPBLACK

Scott Adams Adventure Series

offers an adventurous way to introduce yourself to online adventure games: The games in

the series vary in difficulty, and generally, the higher the number of the game, the more difficult it is. You may venture from the forests of Adventureland to the streets of Ghost Town, but regardless of where you go or what game you play, you are searching for valuable treasures or trying to perform a specific task. If you grow weary of searching, you can "save" your place in the game and return to it later. But you'll probably want to keep on playing until you've tried all the games in the series!

GO ADAMS

Scramble

if you can understand the preceding sentence, you will understand the nature of this game: Your computer presents you with a scrambled word, and you try to unscramble it. And if you want to see if your "unscrambling" abilities are better than those of another person, invite a friend to play with you at the same terminal. Remember, however, that the ultimate foe is the computer.

GO SCRAMBLE

SeaWar

Adventure on the high seas . . . You're the commander of your ship as you try to protect it on an enemy-infested ocean, scoring points as you destroy enemy commanders. This multi-player war game combines the elements of war-room strategy and battleship strength, making it simple enough for novice game players and challenging enough for experienced game users.

GO SEAWAR

SpaceWar

a fast-action, multi-player war game where only the quickest, most accurate fighting ships survive. You're pitted against all other players; points are awarded for each ship that you hit. Points are subtracted, however, if you should fire and miss.

GO SPACEWAR

BUSINESS/OTHER INTERESTS

Aviation Services GO AVIATION

Aviation Safety Institute

provides information on a variety of safety-related topics. Topics include Service Difficulty Reports and Hazard Reports, along with articles on flight operations, human factors and safety tips. The information in this electronic newsletter is updated twice a month.

GO ASI

Aviation Forum (AVSIG)

a discussion forum for members of the aviation community. Currently has more than 3,000 members who can leave and retrieve messages under 10 different topics including air traffic control, home/experimental aircraft and meteorology. Also included are data-

bases of software programs to run on home computers and lists of National Weather Service word abbreviations.

GO AVSIG

VIDTEX Weather Maps

display U.S. weather data using terminal graphics modes. A terminal with high or medium resolution graphics and a CompuServe VIDTEX executive program are required.

GO AWX-4

Aviation Weather

includes hourly reports, terminal forecasts, previous hourly reports, winds aloft forecasts, NOTAMS, PIREPS, SIGMETS, AIRMETS, area forecasts and radar summaries. Reports are updated continuously as information is received from the National

Weather Service.

GO AWX

Flight Planning

is available in several sophisticated programs from EMI Aerodata. Wind-corrected flight plans between any two points in the continental United States can be requested by using RNAV direct routing, VOR to VOR, or by any user-specified route using NAVAIDS, intersections and airways. Database includes 6,000 airports and NAVAIDS. All flight plans provide accurate estimates of trip time and fuel burn, based on your particular aircraft performance and include a complete weather briefing. EMI also provides a variety of weather briefing products and a text-format radar map.

GO EMI

TRAVEL

GO TRAVEL

American Express® Advance

provides financial management programs for individuals and businesses. Offers information on tours and vacation spots around the world. Shopping services also available.
GO AXP

Discover Orlando

sponsored by Educational Media Services, offers all the information you need to plan a Central Florida trip. Information is included on such world-famous attractions as Disney World, Sea World, the Kennedy Space Center, Weeki Wachee and Busch Gardens.
GO ORLANDO

ABC Hotels

an extensive listing of more than 30,000 hotels worldwide with detailed information regarding rates, location, facilities and features. This database is searchable by price, location, features or specific hotel name.
GO HOTELS

National Tourism Citilog

currently contains information for 20 major cities in the United States including places of interest, museums, entertainment, sporting events and special events. Information is up-to-date and new cities will be added on a regular basis.
GO CITIES

Sun and Sand Vacations

contains information on tours, cruises and hotel packages for Florida, the Bahamas, Mexico and the Caribbean. Packages can be reserved online and there is an inquiries section online.
GO SNS

Florida Forum

for users who share an interest in Florida. Can talk to other users who have been to

Florida or area residents to find out more about the state, whether for business trips or vacations.

GO FLORIDA

TWA Travelshopper

an innovative program that allows consumers direct access to the TWA Pars reservation system. This is the first program that provides reservation capabilities directly to the consumer. With Travelshopper, you can access all fares for all carriers, select the date and time that is most convenient for you, and make your reservations.

GO TWA

TravelVision

a travel service for CompuServe subscribers planning vacations by automobile. TravelVision provides city, regional and state maps of the U.S., Mexico and Canada, as well as a 72-page TravelVision Travel Atlas. Also, auto-cassette tours for specific areas. Plan your own path, or let the TravelVision Routing Service recommend the best way to reach your destination.

GO TRV

Official Airline Guide Electronic Edition

contains all the commercial airline flight schedules operating throughout the world. Also included is detailed fare information for flights operating within North America. The schedule information is revised weekly while the fare information is updated daily.

GO OAG

Pan Am Travel Guide

The electronic edition of the Pan Am Immigration Guide, Pan Am Travel Guide contains the immigration and health requirements for U.S. citizens traveling to Eastern Europe, the Mid-East, Asia, the Pacific, Latin America and parts of Africa. The guide also contains

the World Health Organization's classified disease infected areas. Information on Pan Am's Frequent Traveler's WorldPass and Pan Am Specials are also available.

GO PANAM

U.S. Department of State Travel Advisories

a catalog of all worldwide travel advisories and hazardous situations in countries which may affect American citizens.

GO STATE

VISA Advisors

Visa and passport information for Americans traveling abroad. Visa and passport requirements are listed for each country, in alphabetical order. Documents may be ordered online and can be processed by VISA Advisors for a small fee.

GO VISA

Vermont Tourism

offers tourist information for the state of Vermont including accommodations, i.e., bed and breakfast inns, cottages, resorts, hotels/motels and condominiums. Also places to dine, both casual and elegant, places to visit, i.e., historical sites, museums, and activities, i.e., local events, arts and crafts shows, fall foliage tours, skiing, fishing and other sports.

GO VERMONT

Worldwide Property Guide

a clearinghouse for exchange, rent and charter of yachts, RVs, condos, vacation homes, private aircraft, powerboats, and bed and breakfast inns throughout the world.

GO WWWX

West Coast Travel

a guide for vacationers on the west coast providing detailed information on attractions, restaurants, lodgings and related features.

GO WESTCOAST

NEWS/WEATHER/SPORTS

GO NEWS

Associated Press Viewdata Wire

a continuously updated news wire service reporting on world, national and regional events in all sectors of activity.
GO APV

Executive News Service

Executive News Service is the unique electronic clipping service which monitors every Associated Press state and national news wire for stories of interest to you. Stories containing words or phrases you specify are clipped as they come across the wires and held in electronic folders for you to review at your convenience.
GO ENS

NOAA Weather Wire

a continuously updated weather reporting wire service providing aviation, marine and public weather conditions in each state of the country.

GO WEATHER

The Washington Post Electronic Newsletter

is a daily newsletter keying in on the political and governmental scene on Capitol Hill. Regular features include The Federal Report, Mike Causey's Federal Diary and the listings of committee hearings on the Hill. The Electronic Post also includes a regular national political report.

GO TWP

Online Today Electronic Edition

an electronic extension of *Online Today* magazine. Contains daily-updated computer and videotex industry news; reviews of hardware, software and books; new product announcements; and a direct link to *Online Today* advertisers.

GO ONLINE

Hollywood Hotline

a news and information service of noteworthy events in motion pictures, television programs and music recordings. Also included are ratings of movies, television shows, record albums and videocassettes. Short news items highlight television shows, describe legal battles and profile personalities.

GO HOLLYWOOD

Maxi-Switch Replacement Keyboard

A Pleasant Surprise

The Maxi-Switch Co.
9697 E. River Rd.
Minneapolis, MN 55433
612/755-7660

Computers: IBM PC, PC-XT and PC-AT; other computers using keyboards considered plug-compatible with the IBM models (check compatibility with supplier).

Features: Plug compatible with IBM keyboards; switch-selectable PC-XT or PC-AT operation; conductive elastomer switches rated at 50 million operations; "full-strike" surfaces; relocatable Escape key; 12-cps (PC-XT) or programmable (PC-AT) key repeat; 6-foot coiled cord; adjustable keyboard angle; meets DIN low-profile ergonomic standards.

Options: 10-foot coiled cord; special configurations for hard-wired PC-AT operation, hard-wired PC-XT operation, Dvorak layout, IBM-PC or ASCII scan codes, etc.

Model Tested: Model 218600201 keyboard with switch-selectable PC-AT/PC-XT operation and Escape key relocation; used as a plug-in replacement for standard keyboard of Compaq Deskpro.

List Price: \$125

Reviewed by Ernest E. Mau

The Maxi-Switch AT replacement keyboard was such a pleasure to test that I'd gladly use it to replace my standard PC-like keyboard. The key layout, patterned after the IBM PC-AT, is far more comfortable than a conventional PC or Deskpro layout, and the keyboard is extremely responsive.

The most noticeable thing is this keyboard's full-surface Tab, Control, Shift, Alt, Caps Lock and Return keys. The Return key is a 1½ by 1¼ inch backward "L" that's especially easy to strike. No more ridiculously sculpted keytops here, and no more miskeying as a result of missing raised portions of PC-style keys.

A few keys have been relocated from their PC positions to eliminate common typing errors. The tilde/accent is in the top row instead of next to the Return key. The vertical-bar/backslash is at the right of the top row, away from the Shift key. The PrtSc/asterisk is right of the numeric pad, well away from the Return

and Shift keys. The Escape key can be interchanged with the tilde/accent key at the left or right side of the keyboard by changing a switch and moving the keytops. Most helpful of all, a separating space has been added between the alphanumeric keyboard and the cursor-control cluster.

Three green indicators for Caps Lock, Num Lock and Scroll Lock functions are in the upper right corner and are clearly labeled. They're easier to see and far more noticeable than the red indicators placed within keytops of conventional keyboards and again help reduce keying errors. Keys are marked with the symbols of conventional IBM PC keys, but the words "Shift" and "Return" accompany the symbols on the respective keys.

The keyboard has two DIP switches on its underside. One relocates the Escape key as already mentioned. The other selects between PC-AT and PC-XT operation. In PC-XT mode, the Sys Req key at the extreme upper right functions as another Shift key.

Two-position legs can be closed for a flat keyboard or opened for an elevated keyboard. There are no intermediate positions, however. The 6-foot coiled cord allows easy keyboard positioning, even when it is to the side of the computer as on my system.

Performance was outstanding. In fact, my tests surprised the supplier. Over the phone, the supplier stated that the keyboard should not work with a Compaq Deskpro. But it does! The only discrepancy is that a "301" error is reported on screen after booting or rebooting. That's the same error seen when booting with no keyboard attached. I'm told that Deskpro expects a keyboard self-diagnostic test to be reported sooner than the 107 milliseconds needed by this unit. Without getting that response in time, the Deskpro assumes no key-

board is present. However, the "301" error is harmless and can be disregarded, after which the keyboard is completely usable.

Typing on the Maxi-Switch keyboard is delightful. The keys have a pleasant touch, although they lack physical click stops. Audible feedback is available on computers capable of generating keyboard "beeps." Both light- and heavy-handed typists should like this unit because keys are neither too soft nor too stiff. Key response was absolute and completely reliable. Unlike my original Deskpro keyboard, there was no tendency for keys to miss or to "bounce" (improperly repeat). My typing speed increased by about 30 percent.

Unlike some replacement keyboards I've tried, there were no problems with scan codes, and the keyboard worked perfectly with every software package I have.

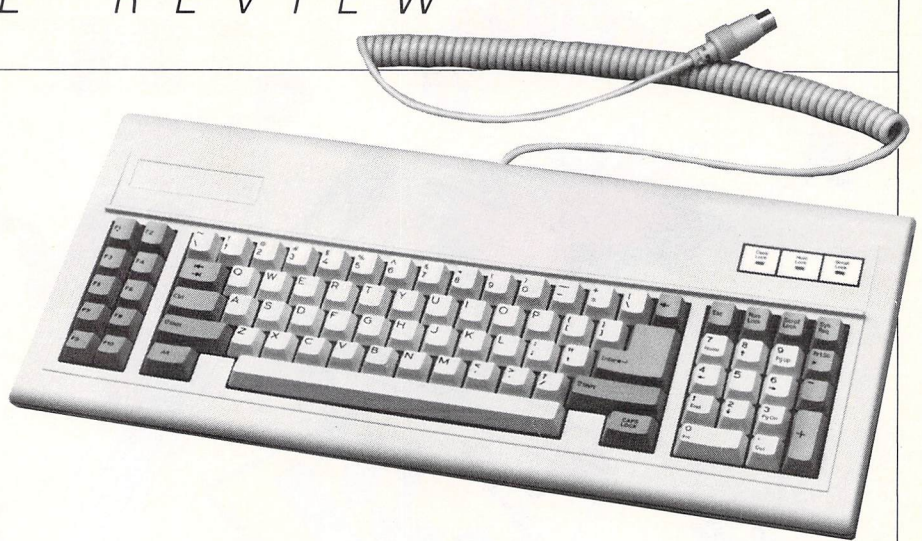
Many, but not all, function-key templates furnished with software packages fit this keyboard, unlike my standard Deskpro keyboard.

The only thing I can fault is the cable connector. A plastic collar around the metal barrel is about 1/16 inch too close to the end. The Deskpro front panel has a detent that contacts the collar and keeps the connection from being as secure as I'd like. It doesn't interfere with electrical contacts, but lets the connector slip free too easily if any strain is applied to the coiled cord.

I like the Maxi-Switch keyboard. I like its layout, its feel and its performance. I wish it had been the original keyboard on my computer, so I'm not at all hesitant about recommending it as a replacement.

Ernest E. Mau, a full-time free-lance writer and Online Today reviews editor, is based in Aurora, Colo. He is the author of several books and nearly 300 articles on microcomputer products and applications.

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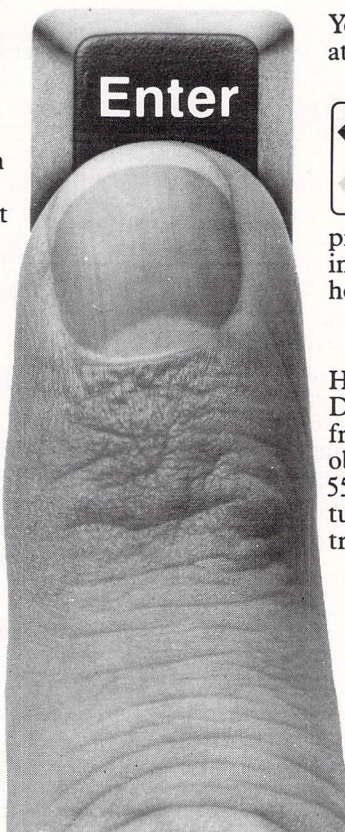
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Just Write

Word Processor is Two Steps from Perfection

Multimate International Corp.
52 Oakland Ave. N.
East Hartford, CT 06108
203/522-2116

Computers: IBM PC, PC-XT, PCjr and compatibles.

Operating Systems: PC-DOS and MS-DOS 2.0 and later.

Media: Supplied on one double-sided diskette.

Copy Protection: None.

Other Requirements: Minimum 128K of RAM.

Optional Items: Color monitor recommended.

System used for test: 704K Heathkit PC-150 computer with high-resolution color monitor, two double-sided diskette drives and 20MB hard disk; running MS-DOS 2.13

List Price: \$145

Reviewed by Hardin Brothers

Just Write is a new entry in the overcrowded market of low- and medium-priced word processors. Even so, it could easily become one of the most successful, except for two serious design flaws that severely limit its usefulness.

Just Write is intended as a first word processor for someone unfamiliar with computers. Both the documentation and the program design seem ideal for such a person.

The spiral-bound users manual starts with the most fundamental concepts of computer use. It skillfully combines an introduction to computers and word processing with a complete lack of the condescending attitude I've noticed in many introductory manuals. For most examples, it uses a Mark Twain quotation about the difficulty of learning to use a typewriter — an example of Multimate's attitude that the reader is an intelligent human being who happens to be a computer neophyte.

The manual gently leads the reader through most important Just Write functions: moving the cursor, changing from insert to overstrike mode, copying blocks of text, underlining and changing line spacing. The tutorial is followed by an intelligently organized reference section that clearly explains some of the more unusual features of Just Write.

The program is just as well designed as the manual. Except for double- or triple-spacing, the screen always shows exactly what the text will look like when

it is printed. The screen also shows whether the Caps-Lock key is on or off; whether you are in insert or strikeover mode; and the current page, line, and column location of the cursor.

You can move through a document by single-stepping the cursor, or by jumping a word, sentence, paragraph, screen or document page either forward or backward. Text that will be printed in underlined, bold or highlighted type is shown in contrasting colors. A help screen that clearly summarizes all Just Write key commands is always available by pressing [Alt-H].

It is particularly easy to format text with Just Write. A "format bar" at the top of the screen graphically shows the current line length and tab positions. You can change tab positions and line length whenever you want, and then watch your text being reformatted on the screen. You also can add a new format bar anywhere in a document, with each new format bar controlling all text between it and the next format bar.

Simple commands center a line of text, perform individual or global search and replace functions, indent blocks of text and add automatic numbering to each page. Just Write can place footnotes automatically at the bottom of a page, and it can automatically insert multi-word and multi-line phrases into your text, which are two features usually found only in much more expensive programs.

Just Write also contains a 50,000-word spelling dictionary that can be expanded up to the limit of your disk space. At any time, you can check the spelling of a single word or have Just Write proofread an entire page of text.

With all these features, Just Write is nearly an ideal word processor. It is a little slow proofreading text and screen updates take longer than I'd like, but those are minor criticisms. Slow screen updating really is no problem because Just Write gives your typing priority over its display routines.

Unfortunately, Just Write supports only a limited number of printers.

There's no way to add special printer codes to a document or configure Just Write for an unusual printer.

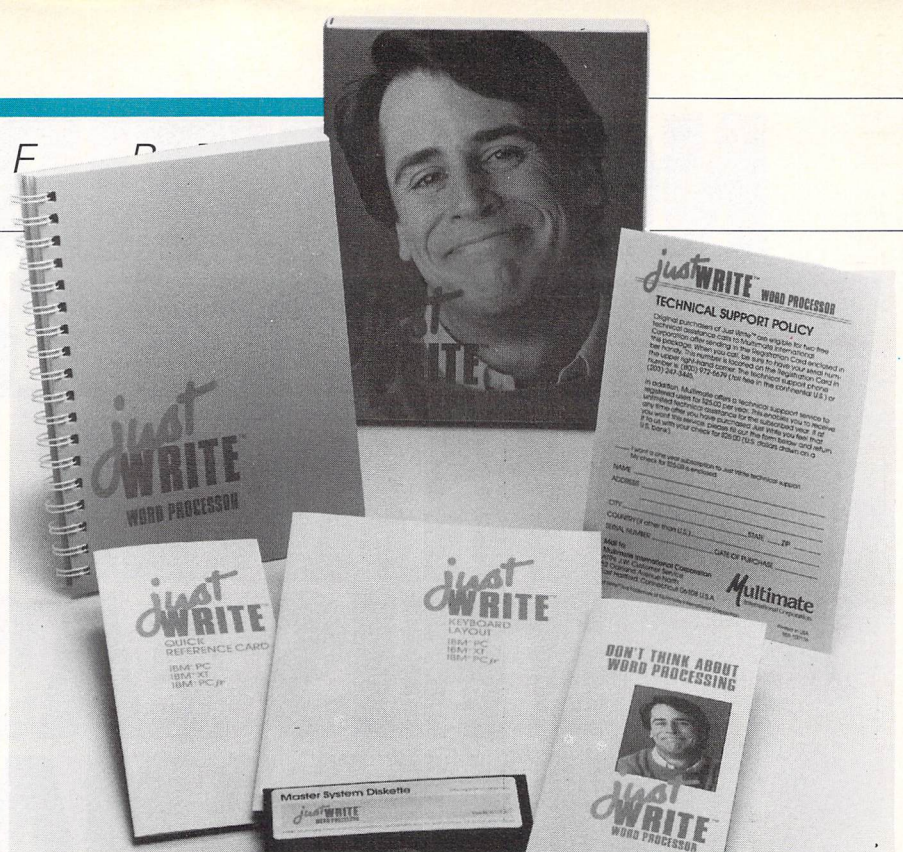
More important, Just Write does not store its text in standard ASCII files nor can it read or print to such files. Therefore, you cannot use it to prepare text to upload to CompuServe or other telecommunication services.

Worst of all, Just Write depends on the user to insert breaks between pages. Every other word processor I've used is capable of counting lines and leaving appropriate margins at the top and bottom of each page. Just Write allows you to insert and remove page breaks as you wish and even specify the physical length of each page, but if you forget to insert the proper page breaks into a document, Just Write is incapable of adding them for you.

How serious these shortcomings are depends on your needs and your patience. For me, they destroy the utility of a fine program that I otherwise would be happy to use regularly.

Hardin Brothers is an associate editor of 80 Micro and a frequent contributor to several other magazines. His CompuServe User ID number is 70007.1150.

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5 1/4" Same as above, but bulk pack w/o envelope	6487-CA	0.43
5 1/4" DSDD Soft Sector w/Hub Ring	6491-CA	0.64
5 1/4" Same as above, but bulk pack w/o envelope	6497-CA	0.49
5 1/4" DSQD Soft Sector (96 TPI)	6501-CA	0.99
5 1/4" Same as above, but bulk pack w/o envelope	6507-CA	0.84
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3 1/2" SSDD (135 TPI) - bulk pack	6317-CA	1.67
3 1/2" DSDD (135 TPI) - bulk pack	6327-CA	1.99

SSDD = Single Sided Single Density; SSDD = Single Sided Double Density; DSDD = Double Sided Double Density; DSQD = Double Sided Quad Density; DSHD = Double Sided High Density; TPI = Tracks per inch.

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Operating Systems: PC-DOS or MS-DOS version 2.0 or higher.

Media: Requires two double-sided diskette drives or a hard disk.

Copy Protection: None; may be copied to, installed on.

Required Peripherals: Graphics-capable monochrome or color video display with 21 video cards supported, including IBM's CGA and EGA, Hercules Graphics Card, Quadram's Quadscreen, Tecmar Graphics Master, and others (enhanced color graphics capability is recommended).

Other Requirements: 512K RAM suggested; IBM 3270 PC version requires 512K RAM, 3270 G version requires 576K and 3270 GX version requires 640K.

Optional Items: Additional diskette drives or hard disk (hard disk strongly recommended); graphics-capable printer (6 brands supported); plotter (17 brands supported); digitizing device (29 mice, tablets, pens and others supported); 8087 math co-processor recommended.

System used for test: 640K Compaq Deskpro Model 2 with 8mHz 8087-2 math co-processor, two diskette drives, 20MB IOMEGA Alpha-10 Cartridge Drive Subsystem (Bernoulli Box), Amdek Color 700 RGB monitor driven by standard Compaq graphics card (CGA compatible), Amdek Color 722 monitor driven by STB Systems' EGA Plus card in high-resolution color mode, Epson FX-85 printer, and 2MB Maynard Electronics' Accent Expanded Memory Card having Maynard Mouse emulating Microsoft Mouse; running IBM PC-DOS 2.10.

List Prices: \$1,000 for basic AutoCAD; \$2,000 with ADE-2 (Advanced Drafting Extension); \$2,500 with ADE-2 and ADE-3.

Reviewed by Ernest E. Mau

AutoCAD is a high-powered computer-aided design package for professionals involved in the drafting and illustration of things as diverse as mechanical parts, electrical components, architectural plans and automotive designs. The range of applications is virtually unlimited and brackets civil, chemical, electrical, mechanical and structural engineering plus facilities planning, general drafting and others.

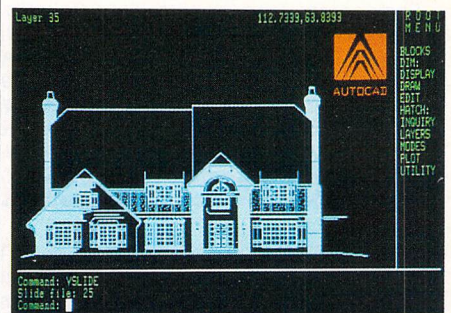
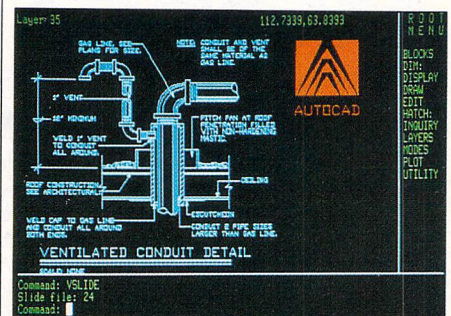
AutoCAD claims to have mainframe CAD capability at 5 percent of the price. Not having run mainframe programs, I can't compare them, but AutoCAD has tremendous and impressive drawing and design capabilities.

I've been using AutoCAD version 2.17k with ADE-2 and ADE-3 Advanced Drafting Extensions. The basic package provides planar drawing, ADE-2 adds isometric drawing and ADE-3 adds three-dimensional drawing. With ADE-3, solid objects and their spatial relationships can be handled, albeit without vanishing points for true perspective.

In a limited-length review, it's impossible to touch on all the features of this package. It does too many things and does them well. For example, it can handle numerous color-keyed drawing layers for separating elements of an overall design. An office plan could have walls, windows and doors in one layer, a telephone system in another, the electrical system in a third, a sprinkler system in a fourth, furnishings in a fifth, and so on. For manufacturing plans, parts could be drawn on one layer, dimensions on another, centerlines on a third and notes on a fourth.

Users designing mechanical parts will appreciate functions like automatic corner filleting (rounding) to defined radii or automatic chamfering (cutting) to defined distances. Mirroring reflects an object or drawing element through a plane to do things like changing an inward swinging door to an outward swinging one without redrawing. Objects and drawing elements can be added, deleted, moved and copied with little effort.

AutoCAD lets three-dimensional objects be drawn as entities and added to master drawings as needed. An office layout sample has defined elements for typewriters, telephones, chairs and other objects. With the office drawing displayed, an object can be moved into position with AutoCAD automatically scaling it to fit, so the office can be furnished or redesigned with the fewest possible keystrokes.



Naturally, various zooming and panning operations can examine overall views or concentrate on details. Slides or views can be captured, saved to disk and replayed later. But the most impressive capability is changing viewpoints. Three-dimensional drawings can be viewed from any desired point, and the viewpoint can be changed at will. An on-screen aid can preview and set X, Y and Z axes for any angle, elevation or rotation. AutoCAD even lets the user switch between three-dimensional and plan views.

AutoCAD uses "wireframe" drawings, so three-dimensional objects are seen as though constructed of pipe cleaners. The user sees right through them, with all edges and outlines in plain view. When that isn't acceptable for finished drawings, AutoCAD can "hide" surfaces for on-screen viewing or printing. That function analyzes a drawing and removes surfaces or lines behind other solid surfaces when seen from the chosen viewpoint. The resulting drawing looks like it's made of real, physical objects.

In addition, there's a full complement of line, arc, circle and similar drawing commands plus "traces" or solid lines of specified widths, filling, selectable text fonts and styles, selectable line types, rubber-band drawing and windowing functions, "undo" operations, automatic object replication, arrays, curve fitting, freehand sketching, automatic di-

mensioning with leaders and arrows, line breaking, and a host of other useful or essential features. A special entity called a "polyline" treats connected line and arc segments as a single entity with special properties that prove extremely valuable.

AutoCAD offers tremendous versatility and flexibility but isn't easy to learn, especially since it lacks a coherent tutorial. Features are presented in order from simple to complex in the manual, but the piecemeal approach has little apparent flow or coordinated progression from one function to the next. Of course, AutoCAD isn't for casual users or any one type of user, so creating a tutorial that bridges all disciplines would be impractical.

Prospective users may need to upgrade their hardware. A hard disk is almost a necessity; running AutoCAD on floppies is too slow and inconvenient to be practical. An 8087 math co-processor should be considered a necessity and greatly accelerates time-consuming functions like hiding lines and surfaces in complex drawings. A digitizer is a definite advantage; at least a mouse should be provided, but a quality digitizing tablet would be preferable.

An enhanced color graphics display (EGA card or equivalent) is a tremendous advantage in handling color layering, visually separating drawing elements, examining fine details and speeding screen drawing operations. The differences I saw between CGA-compatible and EGA-compatible displays were amazing, and enhanced color displays certainly were the most useful.

Support for screen displays and adapters is excellent, but support for plotters and printers is limited. AutoCAD doesn't support my Amdek DXY-100 printer, so I use a printer. But, AutoCAD's Epson setting works only with FX-series printers, not the ever-popular MX-series. The program has no provision for printing or plotting to disk files, nor does it have complete facilities to export drawings to other programs or import drawings from them. A described method of moving drawings to and from AutoCAD requires a programmer to implement.

Finally, prospective users should be prepared to move into a new world of products and applications supported with its own publication called "CADalyst" and peppered with expensive and inexpensive AutoCAD support programs and products. For example, software exists to provide plumbing fix-

ture symbols, alternative text fonts, new interactive commands, electronic schematic symbols and architectural templates.

There's no doubt that AutoCAD is powerful. It performs beautifully and should meet the needs of demanding professionals. Prices from \$1,000 to \$2,500 might seem high for microcomputer software, but they're not out of line

for such a capable package. I've had technical documentation projects that sorely needed a package like this, and I highly recommend it for people seeking a heavy-duty CAD system.

Ernest E. Mau, a full-time free-lance writer and Online Today reviews editor, is based in Aurora, Colo. His CompuServe User ID number is 70007.1255.

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The Professional Plan & Autoplan:

Two Lotus 1-2-3 Utilities

The Professional Plan:

Blankenship & Co.

P.O. Box 690106

Houston, TX 77269

713/370-0006

Autoplan:

Texas Microware Corp.

3256 Dothan Lane

Dallas, TX 75229

Computers: IBM PC, PC-XT and compatibles.

Operating Systems: PC-DOS and MS-DOS (version 2.0 or later for The Professional Plan).

Media: At least two disk drives (Professional Plan is available in a special hard-disk version).

Copy Protection: None; either program may be run from backup copies or hard disk with no restrictions.

Required Peripherals: None.

Other Requirements: Lotus 1-2-3 required; Professional Plan requires a minimum 320K RAM for 1-2-3 release 1 or 384K for 1-2-3 release 2); Autoplan requires a minimum of 192K RAM with 256K recommended.

Optional Items: Printer recommended.

System used for test: 640K IBM PC-XT with two disk drives, 20MB hard disk and Okidata Microline 84 printer; running PC-DOS 2.1.

List Prices: \$99.95 for The Professional Plan; \$95 for Autoplan.

Reviewed by William J. Lynott

Most buyers of Lotus 1-2-3 use only a fraction of its power, which becomes evident when it's seen in various business environments that push it beyond its casual or obvious applications. At the core of 1-2-3's extraordinary potential is its macro capability. Macros are a type of programming language that allows a skilled user to build business templates capable of almost any function involving number manipulation.

The trouble is that learning to make full use of macros requires considerable time and effort — an investment many business users aren't willing to make. That situation has led to the development of a secondary market for business "templates" designed by expert 1-2-3 users. Thus, a business user with average knowledge of 1-2-3 can purchase complex templates for specific applications. This review examines two such offerings.

Each of the templates described here can be copied freely to other disks, so you may experiment to your heart's content without fear of damaging the originals.

The Professional Plan

The Professional Plan is for professionals such as financial planners, CPAs and others who work with financial goals, taxes and cash flow analyses.

This package is as sophisticated a use of 1-2-3 as any I've seen. It is contained on two diskettes and provides for the preparation of net worth statements, cash flow analyses, current rates of return on assets, estate plans and tax computations, and retirement plans. As with all such templates, the user must enter known information in specified cells, and the balance of the model then is filled in by the application program.

To use Professional Plan, you first place disk B in drive B and then load 1-2-3 in drive A. Once 1-2-3 is loaded, the other Professional Plan disk is placed in drive A, and you're ready to go.

The menu capability of 1-2-3 has been used to develop a menu-driven application that guides you through the preparation of any reports you want to produce. Of course, familiarity with the 1-2-3 command structure is assumed.

One of the most useful and sophisticated components of the Professional Plan series is the return-on-investment analysis. This model estimates the weighted average returns on all of a client's investments, both before and after taxes.

Professional Plan's authors have put together a financial analysis package that does much of what would normally require a high-level programming language. In doing so, they also provided an excellent demonstration of the extraordinary capabilities of Lotus 1-2-3.

Autoplan

Planning and budgeting for cash flow, profit and loss, and balance sheets are among the things spreadsheets do best. Sharp pencils and those old green-lined manual spreadsheets are no competition for 1-2-3. Single-purpose templates such as budgets are easy for even a beginner to do.

The problems come when attempting to tie a complete set of financial models into a single template. Most beginners get caught in what are called circular references where input cells are fed by other cells that themselves require data from the input cells. That situation creates an

infinite number of iterations that can never produce a final answer. Autoplan's author has done a fine job of avoiding this problem in his template that combines profit and loss, balance sheet and cash flow projections into a single model completely free of circular references.

Autoplan provides accountants or other business users a means of projecting financial performance and cash needs for a company over any 12-month period. By using the menu capability of 1-2-3 macros, the author has come up with a package that can be used by anyone with a basic knowledge of 1-2-3.

To use Autoplan, enter such assumptions as projected sales and assumed operating ratios like cost of sales or payroll percentages. The program assumes an inventory turnover of 4.0; however that, as well as any other parameter, easily can be changed to suit the profile of the company. Autoplan will furnish about 760 calculations from an input of only about 40 to 50 basic assumptions.

Autoplan has no printed users manual. You must print out the documentation from a file on the program disk. However, instructions for use and modification of the template are easy to follow.

William J. Lynott is president of W.J. Lynott Associates, a management consulting firm in suburban Philadelphia. His CompuServe User ID number is 70007.420.

GO EBB or circle 20 on the Reader Service Form.

PC Sweep Manages PC Disks

Koch Software Industries
11 W. College Dr., Bldg. G
Arlington Heights, IL 60004
312/398-5440

Computers: IBM PC, PC-XT and compatibles.

Operating Systems: PC-DOS and MS-DOS.

Media: One diskette drive required.

Copy Protection: None.

Required Peripherals: None.

Other Requirements: Minimum 55K RAM.

Optional Items: None.

System used for test: 640K IBM PC with 20MB hard disk, one double-sided, double-density diskette drive and Epson FX-80+ printer; running PC-DOS 2.1.

List Price: \$79.95

Reviewed by James Moran

Both floppy and hard disk users quickly discover how much trouble it is to keep track of files. Keeping them up to

date is so time consuming that many users don't even try to and end up leaving disks littered with obsolete or misplaced files. A good software management system soon becomes a virtual necessity.

PC Sweep (version 1.5) is an enhanced version of the Sweep CP/M program. It combines several features in a menu-driven program that allows mass executions of delete, display, copy and other functions. Particularly handy is the ability to display all or a portion of a file before performing other PC Sweep operations on it. Should you mistakenly erase a needed file, an unerase capability allows file recovery. A "tag" facility can mark files individually for later use in backup operations or other functions already mentioned.

Installation is simple, and PC Sweep can run either from a diskette or hard disk. Minor annoyances involve the speed of screen paging operations, where PgDn or PgUp keys move only 16 lines. Even then, instead of paging 16 lines at once, lines roll off the screen one at a time. This scrolling takes too long when examining hard disk directories or more than the first few records of files.

On the plus side, PC Sweep has a log file function that tracks previous file operations. When you can't figure out what happened to a file, a quick look at the log tells you if your nimble fingers deleted or renamed the file in a previous session. In general, PC Sweep operates smoothly; I like it well enough to keep it permanently installed on my system.

James Moran is a free-lance writer and frequent contributor to Online Today. His CompuServe User ID number is 70007,2253.

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Form Manager 2.1 A Database File Manager

BIT Software Inc.
1048 Nicklaus Ave.
P.O. Box 619
Milpitas, CA 95035
408/262-1054

Computers: IBM PC, PC-XT or compatibles.

Operating Systems: PC-DOS or MS-DOS.

Media: Requires two double-sided disk drives or one drive and hard disk.

Copy Protection: None.

Required Peripherals: None.

Other Requirements: Minimum 128K RAM (192K with DOS 2.0 or higher).

Optional Item: Printer.

System used for test: 640K IBM PC-XT with two disk drives, 20MB hard disk and Okidata Microline 84 printer; running PC-DOS 2.1.

List Price: \$195

Reviewed by William J. Lynott

Form Manager is a data file manager with a difference. Besides the basic file management functions common to most non-relational database managers, Form Manager also features a mode that allows you to draw lines and boxes around fields in a record. This feature and a little imagination lets you design your own business forms such as invoices and sales orders.

Creating a form is easy. Position the cursor where you want the line to begin, and press the Mark key [F3]. Move the cursor to where you want the line to end and press the EndMark key [F4]. Repeat this process wherever you want horizontal or vertical lines, define your fields, type in the captions, and you have your form. Once you've created a new form, it becomes the input screen for your database.

But that's only one feature in this nicely executed program. Form Manager is a flexible file manager that will sort and search on any of three "key" fields you designate, do mathematical computations in a style similar to spreadsheets and print out your forms. Formulas may be entered in scientific notation, and search routines can use tests for equality or other conditional statements such as AND and OR.

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out forms incorporating the lines and boxes you designed.

I found the disk tutorial included in the package well organized and effective.

William J. Lynott is president of W.J. Lynott Associates, a management consulting firm in suburban Philadelphia. His CompuServe User ID number is 70007,420.

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Communicating in Writing: All About Word Processing Software

By One Point
Hayden Book Co., 1985
143 Pages, \$16.95

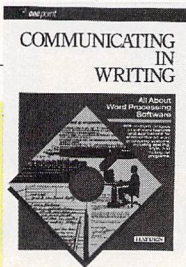
Reviewed by *Lindsay Van Gelder*

You can't tell it from the title, but *Communicating in Writing* is really "all" about word processing only for the IBM PC and compatibles.

The authors review some 16 leading word processing programs; all of them run on the IBM PC and only two (Microsoft's Word for the Macintosh and the CP/M version of WordStar) also run on other computers. (Even here, the authors — a committee of editors, writers and researchers collectively known as One Point — betray their lack of familiarity with the non-IBM world, providing the wrong system requirements for CP/M WordStar.) If I owned an Apple II and I picked this book off the shelf without looking between the covers, I'd be pretty annoyed.

Nonetheless, if you do have an IBM PC and you can't figure out which of the top word processing programs deserves

If you have an IBM PC and can't figure out which word processing program to buy, this isn't a bad investment.



your hard-earned cash, this isn't a bad investment. Its strongest point is that it breaks word processing down into a number of individual features and then lets you compare the different programs feature for feature. This is information you can't get from ads or from store demonstrations or even from a well-written review of a single product.

First, the authors describe several dozen features a program might have — everything from automatic reformatting and automatic backups to right justification, background printing, and different options for deletion and search/replace. (This is especially helpful for novice users who might not have known that certain features even existed.) From this information, you can decide what features are most important to you. You can then consult 12 pages of tables that tell you which programs do what, and you almost can mathematically deduce which one is the program of your

dreams.

For more subjective appraisals of the programs, the book provides individual reviews of such major contenders as WordPerfect, PFS:Write and Multimate Advantage. An appendix lists the addresses and phone numbers of all the software companies whose products have been reviewed; a list of more than two dozen other programs that weren't reviewed (the authors don't say why); and best of all, a list of spelling checkers, mailing programs, proofreaders, idea processors and other word processing "add-ons," all listed when relevant according to which word processing programs they're compatible with. There's also a glossary to help combat jargonitis.

This is a nice bundle of facts to have in one package, although at \$16.95 I would have hoped for reviews of more than 16 programs. (Among those left out are such well-known packages as Bank Street Writer and Xy-Write II — not to mention Apple Writer, Scripsit and others that fall outside the Big Blue firmament.) Still, I suspect there are plenty of readers who are looking for exactly the information that One Point is putting out.

Lindsay Van Gelder is a New York-based free-lance writer and a contributing editor of Ms. magazine. Her CompuServe User ID number is 70007.1416.

The Dow Jones-Irwin Guide to On-Line Investing: Sources, Services and Strategies

By Thomas A. Meyers
Dow Jones-Irwin, 1985
190 pages, \$25 (hardcover)

Reviewed by *William J. Lynott*

Just a few years ago, stock market investors who wanted to use their personal computers to help with investment decisions were pretty much on their own. There was little in the way of commercial programs for portfolio management, and hooking up with one of the giant stock market databases was something of a pipe dream.

Not anymore.

Innovative programming plus new technology for communications have spawned a flood of programs designed for the individual investor. Some of the most sophisticated financial databases in existence are now available to anyone who can come up with the relatively modest subscription costs. If there is a problem facing the investor who wants

to get in on the action, it is choosing from among the rapidly increasing alternatives.

The Dow Jones-Irwin Guide to On-Line Investing is another of a string of books reaching the market lately designed to help you sort out the choices. It does the job quite well.

The would-be online investor needs to know about two things: What commercial services offer what I need? How much will it cost to use them? A ton of information on both subjects can be found in this book.

After an opening chapter on the general hardware and software needs for online communication, the book gets right down to cases. Each of the next 11 chapters is devoted to a specific online service: Dow Jones News/Retrieval, CompuServe, The Source, Warner Computer Systems, Nite-Line, Telescan, FCI-Invest/Net, Vickers On-Line, NewsNet, Fidelity Investor's Express and Charles Schwab & Co. Each chapter examines the various services offered and provides a listing of current connect and online charges.

Some of the books of this type that I've seen are superficial in their descriptions of how the services work. *The Dow*

Jones-Irwin Guide to On-Line Investing goes a little deeper, provides hints on how to move around and keep connect charges as low as possible. Menu trees and screen displays for each service will give readers a feel for how the service works and what it provides.

Of course, all stock market quotes offered through the services discussed here are delayed 15 minutes or more. For the truly serious stock market trader who needs to know what's happening right now, real-time quotes are essential. Until recently, this was a luxury well beyond the means of most individual investors. Chapter 13 explores a new FM radio technology that makes it possible to display real-time quotes on your personal computer at a more reasonable cost.

This book is a bit over-priced at \$25, but author Meyers has done a good job of research. Everything has been pulled together in an orderly fashion without becoming too academic. For stock market investors thinking about putting their personal computers to work, it's worth consideration.

William J. Lynott is president of W.J. Lynott Associates, a management consulting firm in suburban Philadelphia. His CompuServe User ID number is 70007.420.

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If you have hardware, software or services to offer *Online Today's* readers, let them know with a low cost Shopper's Guide listing.

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Each listing costs \$85. This covers the general listing information as well as a 40-word description of the product or service. Additional words are \$15 for up to 15 words. Listings that run for three or more consecutive issues earn a 10 percent discount. Payment *must* be received with listing information.

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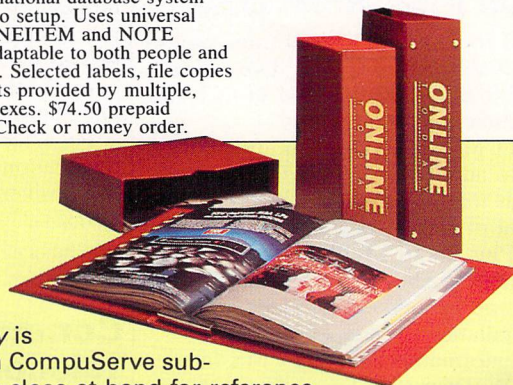
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Each issue of *Online Today* is filled with information which CompuServe subscribers benefit from having close at hand for reference.

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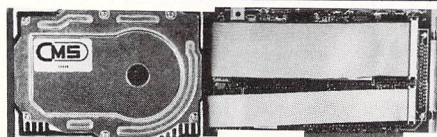
Exclude-A-Phone

Exclude-A-Phone from Hy-Tek and R.K. Burtchaell Co. is a device that prevents an extension phone from being able to interfere with online use of a computer.

The product essentially isolates a modem, so should an extension phone be lifted when connected to an online service, that phone will be dead. Retail price is \$23.95.

For information, contact R.K. Burtchaell Co., 516 SE Morrison, Suite 201, Portland, OR 97214; 800/342-5752 or 503/236-5775.

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Drive Plus Hard Disk

CMS Inc. has introduced three models of 20MB, 3.5-inch hard disk drives on add-in cards for the IBM PC-XT and compatible microcomputers.

This CMS Drive Plus Family enables users to add internal hard-disk drives to systems that already contain a full complement of disk or tape drives. Each Drive Plus fits in a full-sized slot in the IBM PC-XT. They come formatted and tested and include everything needed for installation.

For information, contact CMS Inc., 401-B W. Dyer Rd., Santa Ana, CA 92707; 714/953-0470.

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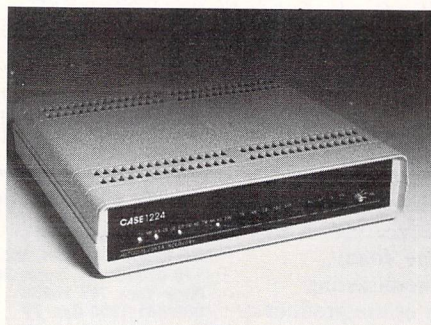
A Blast for AT&T

Blast communications software has been released by Communications Research Group for the AT&T Unix PC (Model 7300).

Selling for \$295, Blast connects the Unix PC with 120 computers under 25 major operating systems, allowing the Unix PC to transfer files to and from any other computer running Blast. Features include full-duplex asynchronous file transfer, no add-on boards or interface hardware, use of standard RS-232 serial ports, support of any asynchronous modem and more.

For information, contact Communications Research Group, 8939 Jefferson Highway, Baton Rouge, LA 70809; 504/923-0888.

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Modem Data Recovery

Data Recovery from Case Communications Inc. is a stand-alone unit for the Case 1224 modem that solves the problem of unnoticed errors creeping into a data communications link.

The unit allows error detection and block retransmission to occur in the modem itself. The Case 1224 is a full-duplex, two-wire 2400bps modem for use on the direct distance dial network or two wire point-to-point leased circuits. Retail price of both the modem and Data Recovery is \$649.

For information, contact Case Communications Inc., 2120 Industrial Parkway, Silver Spring, MD 20904-1999; 301/381-2300.

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Commodore Telecommunications

Electrosharp Telecommunications has introduced communications software for the Commodore 64 that is free of charge; those satisfied with the program are asked to remit \$25.

Called ElectroSharp, the package features menus and help screens, support of ASCII, XMODEM and PUNTER protocols, file conversion of BASIC listings

Automated Telecommunications

PostmatiQ from MCTel Inc. is a dedicated computer for online telecommunication that permits automation of a wide range of telecommunications functions.

It is fully programmable and provides concurrent serial and parallel operations on multiple ports. PostmatiQ automates and schedules unattended retrieval and delivery of information from and to other computers. It can be programmed to send, retrieve, transform, excerpt and print text and numeric information without any human intervention and is especially useful for users of online information services, such as CompuServe. A built-in 1200/300 baud modem and 16-bit 68000 microprocessor is included.

For information, contact MCTel Inc., 3 Bala Plaza E., Suite 505, Bala Cynwyd, PA 19004.

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into runnable programs, a 34K capture buffer, auto-dial and more. Paid users receive a registration number; unsatisfied users are asked to erase the program.

To request a copy of the program, send a stamped, self-addressed disk mailer to ElectroSharp Telecommunications, P.O. Box 2831, Orcutt, CA 93455; 805/922-4095.

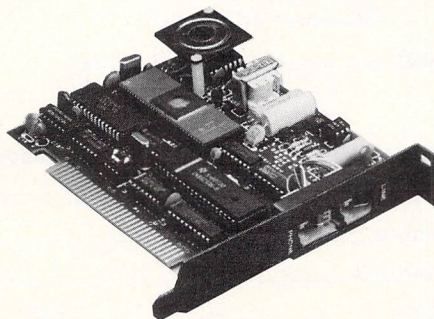
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Modem for the IBM PC

Anchor Automation has introduced the Signalman Expressi, an intelligent, auto-dial, board-level modem compatible with the entire IBM PC family. Selling for \$299, the modem features 1200/330 bps, Hayes-compatible command structure, LYNC telecommunication software, three modes of operation, password security and diagnostics.

For information, contact Anchor Automation Inc., 6913 Valjean Ave., Van Nuys, CA 91406; 818/997-7758.

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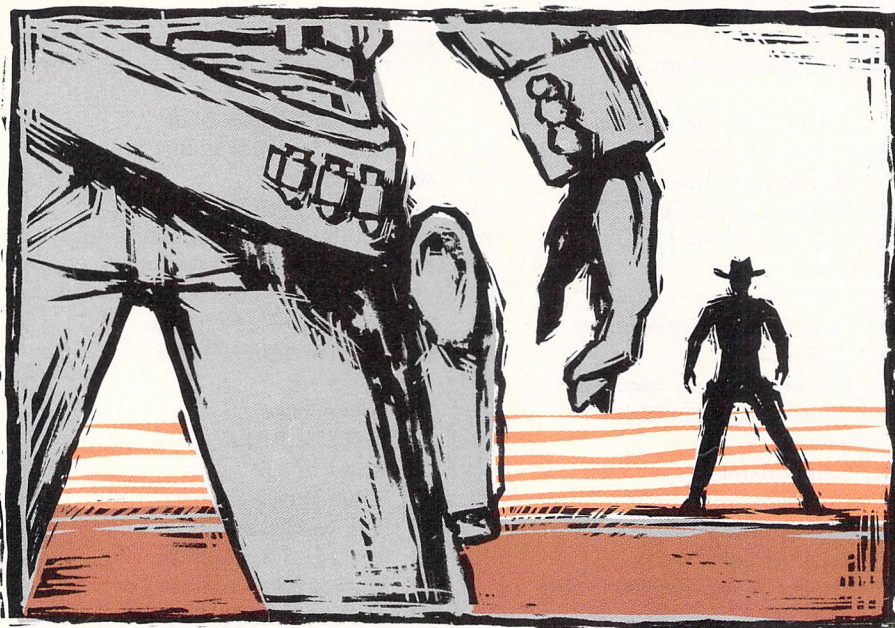
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Mail to: Online Today, Reader Service Management Dept., P.O. Box 376, Dalton, MA 01227-0376.

June issue, not valid after September 1986.



High Noon in Micropolis

I read a news wire dispatch the other day that *defined* a computer bulletin board system — just in passing, mind you — as an “electronic hideout” where computer raiders exchange stolen information.

At first, I chuckled.

Obviously, the writer was far removed from what you and I think of as computerized communications. It is likely that he never had used a computer to log on to a BBS, and had no idea that probably nine out of 10 of the thousands now operating in the country never traffic in stolen credit card numbers, passwords, purloined programs or anything of the sort.

The report was annoyingly inaccurate, I figured, but nothing more. It was a minor bit of news and probably wouldn't influence anyone one way or the other.

And then it occurred to me that I was completely missing the point. It wasn't so much that this report was going to influence attitudes; on the contrary, it was reflecting an attitude that was already in place.

I suspect that the majority of the non-computing society, if its members think about us at all, think that there's at least something suspect about what we do with our modems. From what they've heard, none of us has any respect for the rights of private property and ownership. In addition, we all pirate programs left and right and, obviously, modems and data lines just allow our nefarious, amoral behavior to be carried on at

lightning speed.

I figure they think we're just like the Old West before The Law arrived from Back East, a rebellious frontier where what *may* be done is what *can* be done, or “Anything you can get away with is all right with us, partner.”

I suggest we have a public relations crisis on our hands.

But what do we care about what those Luddites think? I mean, what they don't know won't hurt us, right?

Well, lately I'm not so sure about that. You see, I have this recurring nightmare that when the cavalry gets here, it is going to be made up of guys who still think phone lines are just for mouth-to-mouth communications. Heading up the troop will be a John Wayne-type, announcing, “I don't rightly know what you renegades are up to, but I want ever' blasted one of you to slow down to 110 baud 'til the new U.S. Bureau of Online Affairs can get this rigmarole sorted out.”

By then, it will just be too late to explain to the marshal that, honest to Pete, most of us were just using our computers to log on to other computers to talk about computers.

You know, it is a funny thing about The Old West. Despite all the talk of the wild and wooly days when the six-shooter was the only arbitrator, if you look a little deeper, you will find it was more complex than that. Balancing all that brute force was a moral structure that sought to hold things together — for the Good People, of course — until

The Law could take root.

These were the emerging community standards, and I think if we have a public relations problem, it is because the online world is perceived as not having any of those. Moral standards, I mean. Don't get me wrong — I'm not saying we don't. It's just that Back East these days, the bandits are getting all the press.

In my job as senior editor for this magazine's daily electronic edition, I monitor the major wire services — The Associated Press, United Press International and others. Every day, I watch for computer-related news. In a month's time, I'll usually see five to 10 stories about system crackings and data trashings for every one story that suggests that anything worthwhile ever came out of a modem.

I have a newspaper background myself, and I'd be the last person to cry “slanted reporting.” And, honestly, I don't think that's the problem. It's just that this online business is a technical pursuit that many people don't understand. Why, if the “me” of 1976 were suddenly brought forward in time, I might be a little suspicious of these networks myself. (“Hmmm — what do you figure all these people are talking about?” Sounds like a conspiracy to me . . .)

I think we would be wise, in this moment in our online community's history, to not let the rapid growth of our technology inspire a “bunker mentality” about those who have chosen not to come along with us. Rather than drawing up battle lines, I think it would behoove us to set up a little old-fashioned consciousness-raising.

It wouldn't hurt, for instance, to let some of your local institutions — schools, churches, the newspaper and television stations — know that there are some more or less normal people in their communities using computers for all kinds of law-abiding things.

I heard recently that the computer users group near me in Lexington, Ky., has offered demonstrations to civic groups. I'm sure other users groups do the same.

You can reach out to your neighbors for all kinds of reasons — like community spirit or higher education. I've got a much more selfish reason. It seems to me that the townsfolk aren't as hostile and suspicious of the Injuns to whom they've been properly introduced.

Charles Bowen is a contributing editor of Online Today. His CompuServe User ID number is 70007.411.

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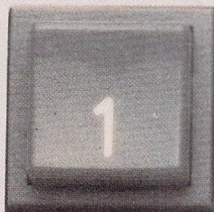
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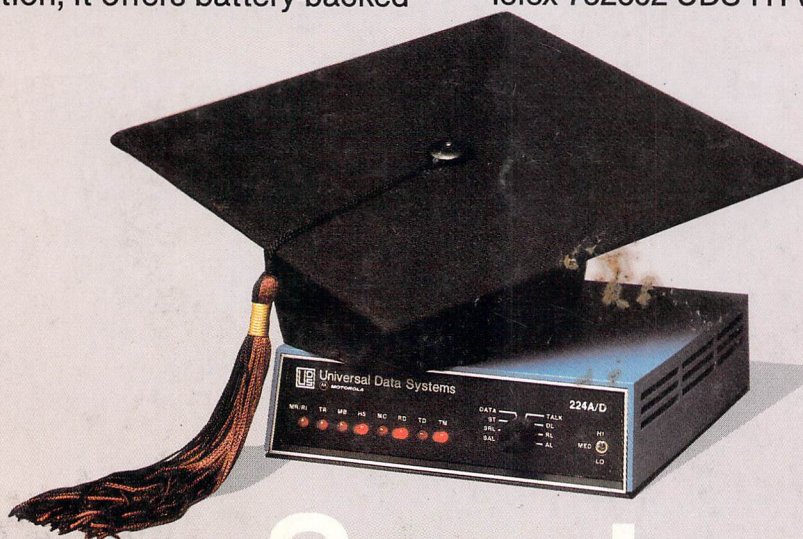
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